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· AND ·

FORTUNE WEEKLY.

STORIES OF BOYS WHO MAKE MONEY.

**AFTER BIG MONEY,
OR, TURNING THE TABLES ON THE WALL STREET BROKERS**

By A SELF-MADE MAN.



Hal put up a big struggle, but Spencer held him powerless, with one hand over his mouth. Grantley then poured the rest of the letters on the blaze. At that critical moment Sam Carter's startled face appeared at the transom.

Fame and Fortune Weekly

STORIES OF BOYS WHO MAKE MONEY

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AFTER BIG MONEY

OR,

TURNING THE TABLES ON THE WALL STREET BROKERS

By A SELF-MADE MAN

CHAPTER I.

AFTER BIG MONEY.

"Hello, Hal! Where are you going?" asked Sam Carter, messenger for Roland Spencer, stock broker, of Exchange Place.

"Up in the gallery," replied Hal Hunter, cheerfully.

"Of the Exchange?" asked Sam, in some surprise.

"That's where this door leads."

"You must have lots of time to spare."

"I have. Loads of it."

"Isn't there much doing at your office?"

"You mean Mr. Marks's office?"

"Of course," replied Sam, impatiently. "You're employed there."

"I was employed there up to fifteen minutes ago."

"What's that? You don't mean to say that you've left Marks?"

"No, I didn't leave him; he fired me."

"Fired you! Creation! What for?" cried the astonished Sam.

"Because he didn't want my distinguished services any longer."

"What in thunder did you do that caused Marks to drop you in a minute? It must have been something serious. Brokers don't usually let an employee go so quick. He generally gets a week's chance to look for another job."

"Finkelstein, the operator, Mr. Marks's star customer, made a personal complaint against me, and that cooked my goose."

"What did he complain about? What did you do to him?"

"I carried an important note to him this morning, and Jimmy Naggs, the office boy, told me to go right into the private room. I did so, but Finkelstein wasn't there. I sat down beside his desk to wait for him to show up. I knew he couldn't be far away because his desk was open, with papers lying about on it. The window close by was open, and a puff of wind coming in blew some of the papers off on the floor. I picked them up and was replacing them on his desk when Finkelstein came in by the private door opening on the corridor."

"Well?" said Sam.

"He demanded to know what I was doing there. I told him I had brought a note from Mr. Marks. 'What right have you to come in here unannounced?' he said to me. I informed him that Naggs told me to go in. He immediately called Naggs in and asked him if he had sent me into the room while he was out. Naggs denied that he had done so. Of course I told Naggs that he was a liar, but that didn't do me any good. Finkelstein gave me a verbal dressing-down, then read my note, and sent me away."

"Do you mean to say that Finkelstein complained to Marks about that, and that your boss considered that sufficient cause for bouncing you offhand?"

"You've only heard part of the story."

"What's the rest?"

"Inside of twenty minutes Finkelstein came tearing into our office like a wild man, and rushed in to see Marks. I was called inside and accused of stealing a \$500 bill from Finkelstein's desk."

"The deuce you were!"

"I indignantly denied the charge, because I'm not a thief."

"Of course you aren't."

"Finkelstein said he had left a \$500 bill on his desk when he left his room. When he came back he said he saw me standing at the desk with some of his papers in my hand. I explained how the breeze had blown them off on the floor, and that I had picked them up and was replacing them when he came into the room. He said that was too transparent an excuse, and demanded that I return him the \$500 bill. I denied having it, and Finkelstein asked Marks to search me. I submitted to the operation."

"Well, he didn't find the bill, did he?"

"He couldn't find what I didn't have."

"Of course. What then?"

"Marks found something else, however, that made him mad."

"What was it?"

"A memorandum of a stock deal I have on with the little bank on Nassau Street."

"Gee!"

"He asked me what it meant, though he knew well enough. I explained that I had bought fifty shares of A. & C. on my way back to the office that morning."

"That looked bad for you."

"Yes. Marks wanted to know where I got the \$500 to put up as security on the transaction. I told him it was my own money and that I could prove it. Both Marks and Finkelstein considered my explanation altogether too thin, so I called in the cashier to show that I had left \$500 in his care for several weeks and had drawn it out of his hands just before I was sent out with the note to Finkelstein's office. That rather staggered them, for they were sure the money I had put up was the missing \$500 bill. However, Finkelstein insisted that I had taken his money and hid it for the present. He threatened to have me arrested unless I confessed my guilt and came up with the bill. I had no confession to make, and told him so. They tried hard to make me incriminate myself, and failing to do so Finkelstein went off in a rage."

Sam Carter laughed, for he knew Finkelstein and didn't like him.

Neither was there any love lost between him and Finkelstein's messenger, Jimmy Naggs, whom both he and Hal regarded as a mean little sneak.

"As soon as Finkelstein dusted," went on Hal, "Marks hauled me over the coals for having anything to do with the market, and wound up by telling me to get out then and there. So I got my week's wages from the surprised cashier, and here I am—a boy of leisure."

"You were up against it hard. What are you going to do? You may find it hard to get another position without a recommendation from Marks."

"Don't want another position," replied Hal, independently.

"You don't?"

"No."

"Why not?"

"Because I'm after big money."

"After big money? What do you mean?" asked the puzzled Sam.

"I'm going to devote my energies to capturing a big stake out of the market."

"What! With \$500 capital?"

"Yes."

"You've got a pretty good nerve."

"It takes nerve to get on in Wall Street."

"That's all right; but it takes capital, too."

"I've made most of the \$500 out of lucky ventures. I see no reason why I can't add two noughts to that. For instance, I bought 50 A. & C. about two hours ago at 62. I expect to sell it at 80 or about that."

"What makes you think it's going up to 80?"

"Oh, a little bird whispered the secret in my ear."

"That's as much as to say that you're working on the strength of a tip."

"You can take it as you choose."

"Then you expect to be fortunate enough to make a living and also big money by operating on your own hook?"

"That's about the size of it."

"I hope you'll be successful, but you are taking a big contract on your hands, in my opinion."

"I believe in aiming high while you're about it."

"So does the sky-rocket."

"That's an insinuation that you think I'll come down with a rush, eh?"

"No; but you are certainly taking all kinds of chances in making a regular business of playing the market."

"Well, time will show how things pan out with me."

"I suppose you'll hire desk room in some office, like many of the regular operators?"

"Probably; but as soon as I can afford it I shall get an office to myself."

The boys then parted, Hal going up into the visitors' gallery of the Exchange and Sam to his own office.

CHAPTER II.

HAL ASSISTS AN OLD BROKER.

Hal lived with his father and mother in a modest looking flat in Harlem not far from 125th Street and Eighth Avenue.

He had two sisters, one of whom was a public school teacher, and the other was a cashier in a big retail grocery store in Harlem.

His father was a college graduate, who had not made a brilliant success in the business world, but he managed to make a few hundreds a year writing stories for magazines and other periodicals.

Altogether the family got along very comfortably, though the high cost of living in New York prevented them from saving much against a rainy day.

When Hal reached home he told his mother that he had lost his job in Wall Street.

He explained how it had come about, and Mrs. Hunter was inclined to be indignant with Broker Marks for discharging her son in such a summary way.

Hal's admission that he had been speculating in the market and had thereby accumulated \$500 was the first intimation the good lady had that her bright boy had a private capital of his own.

In fact, none of the family had any idea that Hal was worth anything at all.

He had kept his own counsel, intending to surprise them some day if he was so fortunate as to make a good stake, but now the cat was out of the bag.

"Are you really worth \$500, Hal?" asked his mother.

"Yes, mother."

"You have it in a savings bank, I suppose, downtown?"

"No. I am using it to make more. I bought 50 shares of A. & C. stock this morning, and put the \$500 up as security with the bank that is carrying the shares for my account."

"I hope it is a safe investment," said his mother, with an anxious look. "You know that \$500 is a great deal of money, at least to persons in our humble circumstances. The combined savings of your sisters, and what I have managed to put by myself, amount to but little more than that."

"It's as safe as any deal in the market can be considered, for I have a tip that A. & C. will go to 80 inside of a week," replied Hal, confidently.

"Well, I know nothing about Wall Street matters, neither does your father."

"Don't worry, mother. If things go right I stand to wind anywhere from \$800 to \$1,000 on the deal," said Hal, cheerfully.

"As much as that?" exclaimed his mother, in a tone of surprise.

"Yes, as much as that. Wall Street is the place to make money quickly."

He might have added that one could lose money quicker there than anywhere else, too, but he didn't.

He was inclined to look on the bright side of things, not on the dark.

"Do you think you will have much trouble getting another position as good as the one you have lost?" asked his mother.

Hal didn't want to tell his mother that he wasn't anxious to get another job at present, so he said that it might take some time, since he couldn't expect to look to his late employer for reference.

When Mr. Hunter came home he wasn't pleased to learn that Hal was out of work.

On learning the particulars of the case he blamed the boy for speculating, notwithstanding that he had been fairly successful at it, since it was through that he had been discharged.

"So you're worth \$500, eh?" he said to Hal.

"Yes, sir."

"You'd better turn it over to your mother for safe keeping."

"I'm using it."

"Using it? In what way?"

"In a stock deal."

"You've no right to risk so much money as that in speculation," replied his father, angrily, for \$500 looked like a lot of money to him.

"It's my own money, so I think I have a right to do as I please with it. I made all but \$50 of it out of the market, and I expect to make a whole lot more."

"Oh, you do?" responded his father, sarcastically.

"Yes, sir. I'm after big money."

"Big money! You talk like a fool."

"I hope not, sir. Wall Street is the place to get rich."

"Kings of finance may grow rich there, but messenger boys—never."

"There are exceptions to every rule."

"I suppose you think you are one of the exceptions," replied his father, with a satirical laugh.

"I might be. There is no telling but the cat might make a big spring my way."

"So you've got your \$500 invested in a stock deal?"

"Yes, sir. In 50 shares of A. & C., which I bought at 62."

"Humph! How much do you expect to make in case you are fortunate?"

"I might make \$1,000."

"Off an investment of \$500?" ejaculated his father, incredulously.

"Yes, sir. I made the deal on the strength of a first-class tip I got hold of yesterday."

"Well, if you make \$1,000 I'll have nothing more to say about your Wall Street deals, but it is my opinion you'll never make it."

That ended the conversation, and soon afterward they were called to supper.

Next morning Hal was downtown around nine o'clock as usual.

He had nothing particular to engage his attention until the Exchange opened at ten o'clock, and was sunning himself on the corner of Broad Street and Exchange Place when Jimmy Naggs came along on his way to work.

"Hello, Hunter," he exclaimed, with a malicious grin. "I heard you got bounced from your job yesterday."

"That fact needn't worry you," replied Hal, sharply.

"It doesn't worry me at all. I'm willin' you should do the worryin'."

"Did Mr. Finkelstein find his \$500 bill?"

"I guess you know that he didn't," replied Naggs, pointedly.

"What do you mean by that?" demanded Hal, in an aggressive way.

"He thinks you stole it. You were the only one in there."

"He's welcome to think as he chooses, but if you hint that I took the money I'll make you look two ways for Sunday," said Hal, angrily. "Why did you tell him before me that you didn't send me into his office when you did?"

"To get out of a scrape. I thought he was at his desk when I told you to go in. When he called me in and asked me why I had sent you in when he wasn't there I knew that if I owned up he'd give me a callin' down, so I lied to save my bacon."

"It's just like you to do such a thing," replied Hal.

"Aw, cut it out. How are you goin' to get another job without reference?"

"That's none of your business."

"Is that so?" answered Naggs, with an unfriendly look. "You won't be so cocky in a week or so when you find you can't catch on. Nobody wants a messenger who has been accused of stealin'."

"Don't say that again or there'll be trouble," cried Hal, clenching his fists.

"Yah!" retorted Naggs, walking off, for he was a coward, and Hal looked dangerous.

"I'll punch that fellows' head some day if he doesn't

look out," muttered Hal, looking after Finkelstein's messenger.

At that moment a carriage drove up to an office nearby on Exchange Place.

An elderly, white-haired man opened the door and was in the act of alighting, when half an apple, tossed from a window above, struck the horse and he jumped forward, dragging the cab with him.

The old gentleman lost his balance and pitched forward toward the hard stone sidewalk.

Hal happened to be standing only a few feet away.

He sprang forward and caught the gentleman in his arms, but the shock upset him and he fell backward, receiving a crack on his head that made him see stars.

However, he had broken the old gentleman's fall, and undoubtedly saved him from serious injury.

A passerby assisted them both on their feet, and the old man seized Hal by the hand and shook it warmly.

"I am very grateful to you, young man," he said. "Will you help me into my office?"

"Certainly, sir," replied Hal, taking him by the arm and leading him through a door on the ground floor of the big building.

In a few moments he was helping the old gentleman off with his overcoat and hat in his private room.

"Sit down, young man," said the gentleman, who was a broker of some considerable prominence in the Street. "What is your name?"

"Harry Hunter."

"Are you employed in this neighborhood?"

"I was up to yesterday morning," and then Hal told the broker the circumstances which had cost him his position.

"You ought not to have speculated," he said in a deprecating tone; "you know it is against the rule of the Street for employees to dabble in the market. Still, I think your employer acted hastily in turning such a bright boy as you are away on that account. He should have contented himself with warning you not to do it again. As to the charge of stealing the \$500 from Mr. Finkelstein, as there was really no evidence against you, except the unfortunate circumstance that he found you alone in his office, which you accounted for, you should have received the benefit of the doubt. Well, now that you have done me a good turn, I want to do as much for you. I will give you a letter of recommendation which should be of service to you in looking for another position."

He rang for his stenographer, dictated a short letter, in which he stated that he regarded Harry Hunter as a desirable acquisition to any office in need of such services as he was able to render.

While the stenographer was typewriting it the old gentleman, whose name was Edwin Arnold, questioned Hal about himself and his ambitions for the future.

The boy was careful to say nothing about his purpose to play the market as a regular business, contenting himself with stating that he hoped some day to be a broker himself and become well off.

When the finished letter was brought to him, the broker read it over, signed it and handed it to Hal.

"There, I hope that will bridge your unsatisfactory position. Now, if I ever can be of further service to you,

Hunter, don't hesitate to call on me, and I shall be glad to help you in any way I can."

"Thank you, sir," replied Hal, rising.

"Drop in and see me once in awhile and let me hear how you are getting on. I shall always feel an interest in you, for I am more indebted to you than perhaps you imagine. I might easily have broken a leg, or an arm, or a rib but for your prompt interference in my behalf. Such accidents are very serious to a man of my age, and for that reason I greatly appreciate what you have done for me."

Mr. Arnold then bade him good-morning, and Hal left his office for the Exchange gallery, where he put in all the morning.

CHAPTER III.

HAL RISKS HIS LIFE IN BEHALF OF A GIRL.

A. & C. advanced two points that day, and Hal went home feeling pretty good.

He told his father that he was \$100 ahead at that point on his deal, and Mr. Hunter nodded approvingly.

Nothing more was said on the subject, and after supper Hal went out to call on his friend, Sam Carter.

The two boys went to a moving picture show on 125th Street, and were on their way home about eleven o'clock on a side street lined with private houses, when Hal suddenly grasped Sam by the arm.

"Look! Look!" he exclaimed, pointing across the street. "The front room on the third floor of that house is on fire!"

"By George, it is!" cried Sam, excitedly.

"Run to the avenue, hunt up the nearest fire alarm box and send in an alarm. I'll arouse the people in the house."

Hal darted across the street, while Sam ran off toward Lenox Avenue.

Rushing up the stone steps Hal pushed in the electric button and held it.

Presently the boy heard the area door open and a woman's voice asked who was there.

Hal darted down into the area and saw a servant with her face against the iron grilled door.

"The house is on fire. Open the door and let me in—quick! We must wake the people upstairs."

The woman's face went white.

"You can't mean that this house is on fire!" she gasped in fluttering tones.

"Yes, it is. The front room on the third floor is ablaze."

"Heavens! That's miss Mabel's room, and she is in bed and asleep. There is no one in the house but her and myself. Go up and awaken her, and I will follow you as quick as I can."

She opened the iron door and Hal darted into the lower hallway or entry.

The kitchen door stood open, and the dim gas-jet which shone through showed the boy where the staircase was.

The moment he reached the hall above he smelt the smoke that was sifting down the main stairs.

The gas was turned low in the hall, but faint as was the illumination Hal saw a thin film of smoke in the air.

With every step he took up the stairs toward the second floor the smell of smoke grew stronger.

Reaching the landing, which was dark, his eyes began to smart and he felt a strong inclination to cough.

The smoke was quite thick on the stairs leading to the third floor, and the smell of burning wood was strong.

The hazy atmosphere was faintly lighted up by a dull gleam which Hal guessed was a reflection of the fire under a closed door.

When he reached the landing he was forced to throw himself on the floor to catch his breath.

Crawling to the door of the blazing room, he reached up, turned the knob and pushed in the door, which fortunately was not locked.

The room was brightly lighted up by the fire, which had already seized upon almost everything in sight.

It was furnished as a sitting-room and lady's boudoir, and an alcove to one side, hung with a rich olive-green drapery already ablaze, showed where the bed was.

Hal crawled over to the alcove.

It was filled with smoke, through which he could see the outline of a brass bedstead.

Reaching up he felt that there was some one in the bed. This person must be the Miss Mabel alluded to by the servant.

Hal seized an arm that lay outside the clothes and shook it roughly to arouse the sleeper.

His efforts were unavailing.

The young lady lay as still and inert as a log.

"She is surely unconscious," thought Hal; "overcome in her sleep by the smoke no doubt. I'll have to carry her downstairs somehow."

This was a serious proposition, for the brave boy was half-choked himself, and hardly felt equal to the effort.

"I must have air, or I'll go under myself," he muttered.

There was a window in the alcove opening on the street.

Hal staggered to it, let the shade up with a run and then pushed up the lower sash the whole way.

Then his strength seemed to fail him and he fell across the sill with his head hanging out.

A cloud of smoke rushed out through the window above and around him.

The fire had already attracted attention in several houses across the street, and people in dishabille were looking from the windows.

A small crowd of people, growing steadily in numbers, was gathered on the opposite walk, gazing up at the burning third story.

The onlookers saw Hal throw up the window and fall across the ledge.

Instantly there was a buzz of excitement.

There were no signs yet of the coming of the fire engines, though Sam had sent in the alarm from a Lenox Avenue box, while somebody else had done the same from a Seventh Avenue one.

The cool night air revived Hal almost immediately.

After filling his lungs with fresh air he left the window and returned to the bed where the girl lay silent and motionless like one dead.

The green draperies were now blazing up and the fire had made great progress during the few minutes since the boy entered the room.

He had no time to lose if he hoped to save the unconscious girl.

Throwing aside all the bed-clothes but the blanket, he wrapped that about her and lifted her from the bed.

Then he saw that his retreat was cut off by a wall of flame fanned by the draught from the open window.

The boudoir was now a blazing furnace, through which he saw it would be folly to try and force his way with his helpless burden.

Indeed, he probably could not have got through and downstairs alone.

In his eagerness to save the fair occupant of the third floor he had walked into a trap, and was fairly caught.

"What shall I do now?" he asked himself, realizing with a chill of alarm his desperate position.

At that moment he heard the clang, clang of an approaching fire engine.

It was coming up Lenox Avenue.

Another engine was swinging around the corner of Seventh Avenue and coming to a stop.

The crowd of spectators now amounted to several hundred, and more were running up every minute.

Among them was Sam Carter, and it was a great shock to him to see his friend Hal leaning out of the window so close to the flames, which illuminated the room behind him, while the blinding smoke half hid his figure every other moment.

It was evident to the crowd that Hal was cut off by the flames, for otherwise it was certain he would not have remained in his present precarious situation.

The excitement, however, grew to fever heat when the people saw the boy lift the girl's blanketed form across the window ledge.

After looking up and down the street, Hal left the window, and, seizing one of the bed sheets, tied it to the foot of the bed and tested its hold.

To its end he tied a second sheet, and the end of that sheet he tied securely around the girl's body.

Then he lowered her out of the window as far as the sheets would go and let her hang on a level with the second story window.

At that thrilling moment a hook-and-ladder truck came dashing down the street.

Before it came to a stop, several doors above the fire, firemen with axes and pikes in their hands sprang off the truck and rushed for the house.

Seeing the swinging form of the senseless girl in midair, and Hal in his perilous position at the window above, a ladder was called for, hastily carried up and planted on the front stoop.

Two firemen darted up the rungs in a twinkling.

The foremost quickly disengaged the girl from the end of the sheet and passed her down to his companion.

"Slide down the sheet," cried the fireman on the ladder, to Hal. "I'll catch you if the sheet gives way under your weight."

The heroic Wall Street boy obeyed without a moment's hesitation, for his position at the window was now hazardous in the extreme.

As he came sliding down a cheer went up from the spectators, whom the police were beginning to force back toward the ends of the street.

"Lord! But I'm glad to be out of that place," said Hal, as he grasped the fireman by the shoulders.

"You had a narrow escape, young man. Is that your sister whom you lowered from the window?"

"No; she's a stranger to me. I and a friend saw the fire first. I sent him to turn in the alarm while I started to notify the people in this house of their danger. When I found there was a girl asleep on the burning floor I ran upstairs to save her. I was trapped by the fire, but I saved her all right."

"You're a brave chap," said the fireman, as they descended the ladder together.

As Hal stepped on to the sidewalk he was buttonholed by a reporter, who asked him his name and the name of the girl he had largely assisted in saving.

"My name is Hal Hunter, but I don't know who the girl is."

"You don't know her, and you were in the house with her?" replied the reporter, in some surprise.

Hal then explained how he came to be in the burning building.

"You deserve a humane medal, Hunter," said the newspaper man. "You certainly saved the girl's life. I'll find out who she is, for she was carried into No. —. By the way, where do you live?"

Hal gave his address and then, after watching the firemen awhile till they had gotten the blaze under control, hurried toward home, for he knew there was little chance of running across Sam again that night.

CHAPTER IV.

HAL'S FOLKS ARE TREATED TO AN UNEXPECTED SURPRISE.

It was long after midnight when Hal reached his flat, and the rest of the family, in blissful ignorance of the peril he had faced, had been asleep for some time.

The excitement of what he had been through kept him awake for a good hour after he got into bed, but he fell asleep at last.

When he walked into the dining-room next morning his father was just beginning to read about the fire.

Hal took his seat at the table without saying a word.

"What's the matter with your eyes, Hal?" asked his eldest sister, the school teacher. "They're all inflamed. You must have caught cold in them."

The boy was about to reply, when his father uttered an exclamation of astonishment that attracted the attention of the family.

"What's the matter, John?" asked his wife, curiously.

Mr. Hunter did not immediately reply, but read on for some moments.

Then turning to his son he said, almost sharply:

"Were you at a fire on — Street last night?"

"Yes, sir."

"And you saved a young lady, the daughter of George Fair, from being burnt to death in her chamber on the third floor of the house, by lowering her with sheets out the window?"

"I admit that I did," replied Hal, while his mother and sisters looked at him in utter amazement.

"By George, Hal, you deserve a gold medal," said his father. "Whatever induced you to take such a desperate chance for the sake of a stranger?"

"The servant told me Miss Mabel was the only occupant

of the burning floor and the only one in the house besides herself. Knowing she was in peril of her life, I went to her assistance. I considered it my duty to do so, just as I hope some one would go to the aid of my sisters were they placed in a similar situation."

"You might have lost your life. The paper says your escape was cut off from the rest of the house, and that the firemen arrived in the nick of time to help you out of your perilous position at the window of the burning floor."

"The paper tells the truth, sir."

"It appears that you and your friend Carter saw the fire first."

"That's right. I sent Sam to turn in the alarm, while I turned my attention to alarming the people in the house. I supposed there were more persons in the building than the servant and Miss Mabel."

Mrs. Hunter and Hal's sisters were now quite excited, and the father of the family was asked to read the newspaper account of the fire.

He did so in an impressive way.

"Oh, Hal, what a reckless boy you are!" cried his mother.

His sisters chipped in with words of praise for his heroic conduct, though they could not help shuddering when they pictured the danger he had been in.

They all wanted to hear his story from his own lips.

Hal gratified the curiosity of his family, and soon afterward he left the house to go downtown.

On his way to Wall Street he wondered if he ever would see the fair girl again who owed her life to his courage.

He had only got a hurried glimpse of her face in the excitement of those perilous moments when it seemed as if both of them must perish in the blaze, but as he recalled her lineaments he knew that she was unusually pretty.

"I'd like to know her," he muttered. "I can't help feeling a strong interest in the person I went to such lengths to save. I dare say her father will hunt me up to express his gratitude, and in this way I may possibly get an introduction to her. I suppose Sam was in the crowd and saw me at the window of the blazing room. I wonder how the sight impressed him? About the same, I suppose, as I should have felt had I seen him exposed to a similar peril. He won't rest easy till he sees me to-day, for he'll want to know all the facts of the case."

Hal was in the Exchange gallery promptly at ten when business opened for the day.

He soon noticed that a broker named Grantley was hanging around the A. & C. standard, doing considerable business with the traders.

He took offers as fast as they were made to him, and the boy judged he was acting in the interest of the syndicate he knew was back of the stock.

At the end of a couple of hours another broker named Spencer took Grantley's place and acted on the same lines.

The price of the stock went up several fractions during this time.

At one o'clock Hal went to lunch.

When he got back to the gallery he saw that A. & C. had advanced two more points since the opening, and was now quoted on the big blackboard at 66 1-8.

"That puts me another hundred dollars to the good," said Hal, in a tone of satisfaction. "I ought to make two

years' wages as messenger out of this deal. It should prove the first real stepping stone to the big money I'm after. Everything hinges on getting a good start. A fellow can't make much of a haul on a fifty-share investment—probably \$1,000 at the most. I want to accumulate \$10,000 so that when another good thing comes my way I can get in with 1,000 shares. Then every point your stock goes up means \$1,000 profit."

A. & C. closed around 67, and then Hal went up to the office where Sam worked.

Sam had just come in from the bank, where he had carried the day's deposits.

He bounced out of his chair when he saw Hal and went up to him.

"Gee! You made a hero of yourself last night at that fire," he said.

"Such things happen to a fellow once in a while, I suppose," laughed Hal.

"Did you go up to the burning floor to save that girl?"

"You wouldn't have caught me going up there for the fun of the thing."

"You're about as plucky as they come, old man. When I got back after sending in the alarm I saw you up there at the window. It seemed to me that you were in a pretty bad box, and I almost had a fit. I couldn't imagine what had taken you there until I saw you raise the girl on to the window ledge. Then I guessed you must have heard her scream, and you started in to save her. It is just what I would expect you to do. I tell you what, you had a narrow squeeze all right. The firemen didn't get there a minute too soon to save you."

"I wouldn't care to go through the same experience in a hurry again."

"I wouldn't go through it for a million. But talking of millions, you ought to get something handsome from the father of the girl you saved in recognition of your services. I understand he's a wealthy civil engineer."

"I wouldn't take anything from him."

"Why not? You risked your life to save his daughter, didn't you?"

"I did; but I didn't do it because I thought I would gain anything by it."

"That's all right; but if her father offered you a fat check as an evidence of his appreciation you'd take it, wouldn't you?"

"No, I wouldn't. I don't believe in accepting money for such a service. His thanks, and those of the young lady herself, are payment enough. I don't believe he'd make such an offer, anyway. He, no doubt, considers his daughter's life far above any monetary consideration, and on that point I agree with him."

"I s'pose you're right. I didn't look at it in that light. However, there are other ways he could reward you. He could put you in the way of a fat job, for instance."

"Don't want a job at present."

"That's so. You're after big money in the stock market," chuckled Sam. "By the way, how is your present deal getting on?"

"All right. The stock is five points higher than when I bought it."

"Good enough. How many shares did you say you controlled?"

"Fifty."

"Then you have a profit of \$250 in sight. That isn't so bad."

"No. It's better than wearing shoe leather out chasing around the district in the service of a man like Marks."

"I'll bet it is. I wouldn't work for such a lobster."

"How soon are you going home?"

"I'm waiting for the boss to leave."

At that moment Sam's employer rang for him, and he went into the private room to see what the broker wanted.

He came out presently with an envelope in his hand.

"Come on. I'm going down to the Mills Building. You might as well go with me."

The two boys went off together.

They got out of the elevator on the same floor where Finkelstein's office was.

"I'll wait here till you get back," said Hal.

"All right," replied Sam, hurrying down the corridor.

The next cage brought up Finkelstein.

He saw Hal standing near the elevator and scowled at him.

"I beg your pardon, Mr. Finkelstein," said Hal, stepping up to him, unawed by his black look, "did you find that \$500 bill?"

"No, I didn't," snapped the broker.

"Do you still believe I took it?"

"I do. You're the only one who was in my room that morning while I was out."

"You are sure of that, are you?"

"I don't want to talk to you. Don't address me any more," and the trader walked away.

"Somebody must have been in his office before I went in and while he was out," mused Hal. "That somebody, whoever he is, probably took the bill. Nobody could have gone in there without Jimmy Naggs knowing it, and Jimmy had no right to tell Finkelstein that he didn't send me in when he did. Apparently Jimmy had no right to send me in if he knew Finkelstein was out. He told me yesterday that he didn't know his boss was out. Now it was his place to go in first and see if Finkelstein was in there and tell him I was outside waiting to see him. Instead of doing that he told me to go right in. I don't remember that he ever did that before, and I have called there over fifty times. Maybe Jimmy took that bill himself and sent me in there to draw suspicion on me. I never thought of that before. Jimmy isn't an angel by any means. I believe he's capable of taking anything he could lay his hands on short of a red-hot stove."

When Sam rejoined him Hal told him about his brief interview with Finkelstein and his suspicions concerning Jimmy Naggs.

"You can gamble on it Jimmy took it if anybody did," said Sam, wagging his head in a conclusive way.

"I'd give a whole lot to find out the truth of the matter."

"Let's watch Naggs. If he got the money he'll show evidences of sudden prosperity as soon as he thinks it's safe to get the bill changed."

"That isn't a bad idea. I'll keep my eye on him off and on and see if anything comes of it. If I can get evidence of his guilt in the matter I'll get word about it to Finkelstein somehow, and then maybe he'll be able to frighten Naggs into a confession that will exonerate me. I don't

care a pinch of snuff for Finkelstein, but it isn't pleasant for me to know that he feels confident in his own mind that I stole his \$500 bill."

"That's right," nodded Sam, as they walked out of the building.

CHAPTER V.

HAL GETS A LETTER FROM A GRATEFUL YOUNG LADY.

A few days later when Hal entered the Exchange about half-past eleven he saw a scene of excitement around the A. & C. pole.

It didn't take him long to discover that the stock in which he was interested was booming like a house afire.

A crowd of brokers were gathered around Grantley.

That trader was bidding advancing figures for A. & C., and as few brokers had any actual stock to sell him, he was having things pretty much his own way.

The rise had commenced at 70, and at the time Hal reached the gallery it was up to 78.

"Things are coming my way, all right," breathed the boy, hugging himself for joy. "At this moment I'm \$800 ahead of the game. I ought easily make the other \$200 on this flurry."

Hal watched the floor of the board room until the price had reached 86 at one o'clock, with the excitement still at fever heat.

"I guess I'd better sell out now before the tide turns," he told himself. "A bird in the hand is worth two in the bush. From every indication it will go to 90, but it's risky to bank on such a thing. I'll sell now."

Accordingly he walked up to the little bank on Nassau Street and ordered his 50 shares sold at once.

The order was carried out before he reached the quick lunch house he was accustomed to patronize.

An hour later the market broke on A. & C. and the price of that stock began to tumble right away amid further excitement.

Hal was in the gallery at the time, but, satisfied that he was safe, the slump did not worry him in the least.

When he got home that night he greeted his father in a complacent way.

His father was feeling pretty good, too, for he had just received a check for a magazine article which he had sent in over a year before, and he was meditating how he would spend the money.

"That's the way to make money, young man," said Mr. Hunter, holding the check up before his son's eyes. "That's earned in a legitimate way. No speculation about my business."

"Why, I've heard you speculate often as to whether a certain story would be accepted by the publisher or not."

"Oh, there is an element of chance in every kind of business," replied his father, caressing his whiskers.

"There seems to be considerable in yours. You often have articles turned back on you, and I notice it makes you as mad as a hornet."

"That's because my ability is not sufficiently appreciated," said Mr. Hunter, in a lofty kind of way. "An author must have a big reputation, whether he deserves it or not, in order to command a ready market for his literary wares. Now I can write as good stuff as any of the big

bugs, but as I haven't made myself famous, why, I am obliged to take potluck. A small publisher the other day had the nerve to offer me \$30 for thirty book notices of 300 words each. Would he make that offer to——" here Mr. Hunter mentioned several well-known writers. "I should say not. I felt that I was insulted, but as the offer was spot cash, and I needed the money, I smothered my indignation and accepted."

"It didn't cost you anything but your time to earn the thirty, did it?"

"No; but I ought to have got more. I ought to command a remuneration large enough to enable me to ride in my automobile like a gentleman, instead of being compelled to patronize the street cars."

"Never mind. Maybe you'll be able to ride in your auto yet," said Hal.

"I'm afraid not, my son. Authors, as a rule, don't ride in their own carriages."

"You can ride in mine, then."

"Yours!" laughed his father, sardonically. "When do you expect to own an auto?"

"In the course of time. I might as well tell you now that I closed that deal of mine out to-day at a handsome profit."

"Did you? How much did you make?" asked his father in a tone of interest.

"How much do you think?"

"Two or three hundred."

"More than that."

"Five hundred then, though I doubt it."

"I made \$1,200."

"How much?" almost howled his father.

Hal repeated the amount.

"Do you expect me to believe that tommyrot? I don't make that much in a year with my fertile brain, and surely I am of more importance than you."

"Well, I made it just the same, and I'll be able to prove it to-morrow night when I bring my check and statement of account home to show you."

"And you made all that with \$500?"

"I did. I am now worth \$1,700."

It is unnecessary to dwell on his father's astonishment.

Although he was glad to know that Hal was so fortunate, yet there was a tinge of jealousy in his congratulations, born of the idea that his son of eighteen could make more money in a few days than he could earn with his pen in a year.

Mr. Hunter was a clever and well-educated man, but unfortunately his genius ran in streaks—that is, it was not to be depended on.

There were times when he could sit down and in a night dash off a short story of great interest and power which would soon bring him in \$100.

At other times his manuscript would be kind of rocky and it would come back to him.

The editors and readers knew their business, but Mr. Hunter sometimes thought they didn't.

At supper that evening Hal told his mother and sisters of his luck, and promised to give them each a handsome present.

"It's a wonder you've never heard from Mr. Fair, whose daughter you saved at the risk of your life," said his eldest

sister. "Your name and address were given in the papers at the time."

"I'm not worrying about the matter," replied Hal, though it is true he would have been glad of an opportunity to see Miss Mabel Fair again.

"The paper stated that Mr. Fair and his wife were in California when the fire occurred," said Mr. Hunter, "which fact would account for you not having heard from him. I believe the young lady herself is in St. Luke's Hospital."

Just then the bell rang, and no one coming up Hal went down to see if the postman had left a letter.

He found he had.

He opened it when he got back to the dining-room and found that it was from Mabel Fair.

She apologized for not having communicated with him before, but excused herself on the plea of illness.

"I have learned that you saved my life at great risk to yourself," she wrote, "and I hope you will understand that I am very, very grateful to you indeed. I am now stopping with my aunt at No. — West 81st Street, and I should be pleased to have you call on me there if you can make it convenient to do so. Drop me word in advance so that I may know when to expect you. I shall never forget the service you have rendered me as long as I live, never, and both my aunt and myself are anxious to express our obligations to you in person, so you will call, won't you? My parents are in California, my father being engaged on the construction of a tubular bridge, which is nearly completed," etc.

Hal's letter went the round of the family circle.

"You will call on Miss Fair, of course," said his youngest sister, Fanny.

"I suppose so," replied Hal.

"Oh, come now, Hal, you wouldn't miss seeing her for a small farm," laughed his sister. "Who knows but this will end in a wedding?"

"Oh, bosh!" ejaculated Hal. "You girls can think of nothing but weddings. We men don't bother with such nonsense."

"We men!" almost screamed his sister. "Why, you're nothing but a boy yet."

"I'm man enough to make good money all right," retorted Hal.

"Of course you are," put in his other sister, who thought no other boy was half as smart or as good as her brother.

"Is Miss Fair pretty?" asked Fanny.

"Yes, she's pretty good looking. Nearly as much so as yourself," replied Hal, though he knew that his sister wasn't in it with Mabel Fair.

"Oh, thank you for the compliment, brother mine," said Fanny, getting up and making a mock courtesy.

"You're welcome. Well, I'm going out if you people have no objection."

Thus speaking he put on his hat, left the room and the house.

CHAPTER VI.

IN WHICH HAL'S FATHER TRIES HIS HAND IN WALL STREET.

Next day Hal hired desk room with a desk in the office of a Curb broker with whom he was on good terms.

He went to a printer and ordered some cards, letter-headings and envelopes.

Then he got a sign painter to put his name on the broker's door, and he also had it inserted in the directory downstairs.

"Now I'm a regular Wall Street operator," he said to himself, "though the sum total of my capital wouldn't start a bank. Nothing like putting on a big front. Though it isn't always safe to judge the importance of a book by its cover, still it's a fact that appearances go a long way. A good bluff is often better than a bank account in the dark."

The first use Hal made of his stationery was to write a letter to Miss Mabel Fair, acknowledging the receipt of her letter, and telling her it would give him much pleasure to call on her on the following Friday evening.

He enclosed his card and mailed it when he went to lunch.

"My letter-head and card will give her the idea that I am in business for myself in Wall Street, though my business is not indicated on either. She'll judge I'm doing something in the financial line. Should she ask me just what I am doing, which is hardly likely, I'll tell her I'm an operator," chuckled Hal.

That afternoon two brokers came into the office where Hal had desk room and wanted to see Mr. Carsen, the Curb man.

He was engaged with a customer, and they had to wait.

They began talking together about a tip one of them had received from his cousin, the secretary of the Idaho Copper Mining Co., to the effect that there had been a discovery of a rich vein of high-grade copper ore in the mine.

The stock was now selling at \$1.50 a share, but as soon as the discovery was made known the price of the shares was certain to double, said the broker who had received the tip.

This information and much more reached Hal's ears, and greatly interested him.

He decided to get in on Idaho Copper, and as soon as the brokers went into Carson's room he put on his hat and went over to the little bank to see if he could get what was coming to him.

His statement was made out and a check handed to him.

He immediately asked the clerk to buy him 1,000 shares of Idaho Copper outright, and left \$1,500 with him to pay for it.

This was the first legitimate deal he had ever made, all the others having been pure marginal speculations.

In this case he was actually getting something for his money and paying for it, and he could not be wiped out if the price of the stock went down a third, or even two-thirds, of its market value.

That evening he showed his father his bank statement to prove that he had made \$1,200 profit on his A. & C. deal, and then he told him that he had bought a thousand shares of Idaho Copper at \$1.50 in expectation of a sudden rise in it.

"If it doubles in price, as it's likely to do in a few days, I'll make \$1,500. That will make me worth over \$2,000. I tell you, pop, I'm getting on."

"I can't understand how a boy of your years can do so well in Wall Street," said his father, almost enviously. "Here I am, a man of brains, with a college education, and

I am only living, as it were, from hand to mouth. It seems to me that with my mental equipment I ought to make at least \$10,000 a year."

"If you would only write a book that would catch on you might make a good deal more than \$10,000," said Hal.

His father's hopes in regard to producing one of the "best sellers" in the book line had long ago petered out, owing to his inability to secure a publisher for a historical novel he had written, and which he had confidently expected would sell like hot cakes if it was only brought before the public.

That night Mr. Hunter began to consider whether he couldn't go into Wall Street himself and make money like his son.

He had an idea that if a boy of Hal's age could come out ahead, there was no reason why he couldn't do the same.

He didn't consider the important fact that his son had spent three years as a messenger in close touch with the stock market, and that the boy was wise to a whole lot of things that were as a sealed book to an outsider.

Next day Mr. Hunter went to Wall Street and began to look around.

He dropped into a broker's office and talked with several customers he found there.

He had \$100 in his pocket, and had come downtown with the intention of buying Idaho Copper, because Hal was in on that.

A man he got into conversation with told him that Idaho Copper was a frost, and that if he wanted a sure winner he should buy X. & Y.

"You can get ten shares on margin at the little bank on Nassau Street," said his adviser, so Mr. Hunter went to the little bank and bought ten shares of the stock.

Had anybody suggested to Hal that he purchase ten or more shares of X. & Y., he would have said, "Nay, nay," because his experience told him that the stock wasn't worth shucks.

Mr. Hunter, never having had any dealings in Wall Street before, was an easy-mark "lamb," who nibbled at anything.

People like him are cleaned out down to their undershirt every day in the market.

Mr. Hunter said nothing to Hal about his investment when they met at supper that evening.

"I'll surprise him when I show him the ducats I've won," he chuckled.

Hal observed with some surprise that his father showed a sudden interest in the day's market report.

He wondered if he was getting points for a financial story for some magazine.

Several days went by, and then one morning the news came out about the strike in the Idaho mine.

The stock went up to \$2 on the strength of the report, and when it was confirmed by the company officially there was a mad rush on the part of the Curb brokers to buy the shares.

Then it was discovered that it was scarcer than hen's teeth; the insiders had gobbled most of it up, and were waiting for the price to go well up before feeding it out to the public.

Everybody wants what he can't get, consequently in the

wild scramble for Idaho Copper fancy offers were made for the stock by excited brokers.

By one o'clock that day it was going at \$4 a share, and very little was to be had even at that price.

While the Curb market was as buoyant as a cork on a heaving sea, the contrary was the condition of the regular stock market.

A big slump was forced by a prominent bear clique, and prices were slaughtered all around.

X. & Y. dropped ten points in almost as many minutes, and Mr. Hunter's \$100 deposit was not only wiped out, but the bank had a small balance against him.

Mr. Hunter sat in the reception-room of the little bank and watched the quotations go up on the blackboard.

He didn't seem to grasp the situation very well, though from the conversation going on around him he judged that the market was not going the right way—that is, for those long on stocks.

The "shorts" on the contrary were right in it, and the more the market fell away the greater was their joy and profit.

Finally Mr. Hunter went to the margin clerk's window and asked how he stood on X. & Y.

To his dismay he learned that his \$100 had gone to swell the profits of the "bears."

Instead of playing a winner, as he had fondly supposed, he had backed a very bad loser, and he was out a sum of money that he couldn't afford to lose.

He went home thoroughly disgusted with Wall Street and full of wonder how it was possible for his son to make money in such a game of chance.

Hal, in the meantime, was watching the rise of Idaho Copper with glad eyes.

When the Curb Exchange closed at three, \$6 was offered for the stock, with few takers.

Had Hal sold his 1,000 shares, which reposed in Mr. Carson's safe, he could have cleaned up a profit of \$4,500.

He didn't sell, however, because things looked ripe for a higher price on the following day.

"Well, father," he said, when he got home, "I'm \$4,500 ahead on my Idaho Copper. The boom I was expecting started in this morning, and up she went like a rocket."

"Huh!" grunted Mr. Hunter, sourly.

"What's the matter? Don't you feel well?" asked Hal.

"No, I don't," snapped his father. "I don't want to hear anything more about stocks from you, do you understand?"

"Yes, sir," answered the boy, surprised his father should be so touchy.

"Wall Street is a rank swindle," roared Mr. Hunter. "I'd just as soon be held up by a highwayman as to put up another dollar on a stock."

"Put up another dollar! What do you mean, father? You haven't been playing the market, have you?"

"Playing the market!" ejaculated Mr. Hunter, with a sepulchral laugh. "Oh, no; the market was playing me—for a blamed idiot."

"Explain yourself, father," cried Hal, breathlessly.

"I will, and I hope it will give you a lot of satisfaction to learn that your intelligent sire has been skinned out of a hundred dollars by the 'bears.' I bought ten shares of X. & Y., expecting——"

"You bought X. & Y.!" interrupted Hal.

"I did."

"How came you to pick out that lobster of the market?"

"A distinguished looking gentleman named Colonel Culpepper, whom I met in Roy & Tibbett's brokerage office. He told me X. & Y. would go up 20 points inside of forty-eight hours."

"Why, the regular market slumped to-day badly. Those long on stock had to get out from under mighty quick to save their bacon."

"I was 'long,' as you call it, on X. & Y., and now I'm short on cash," growled Mr. Hunter, not realizing that he had been guilty of a pun.

"And you lost your \$100?"

"Yes, and I've lost confidence in everything connected with that pit of iniquity—Wall Street. How in thunder you manage to make it pay down there I can't understand. I don't see how you escape with a shirt on your back."

"I escape because I know the ropes. You don't know them and should have kept away. The woods are full of 'lambs' like you, and they all see their finish sooner or later in Wall Street. It was a lucky thing you lost in your first venture."

"Why so?" asked his father, sharply.

"Because a burnt child dreads the fire. Had you won you'd have gone back and tried again, probably putting in all you could scrape together. In the long or short run you'd have been cleaned out. I'll give you \$100 to replace the sum you lost, and keep you from worrying, for I know you can't afford to lose so much. Just keep away from Wall Street. One in the family is enough to monkey with the market. Let me wrestle with the bulls and bears while you wrestle with your pen."

"Wall Street—never again!" said Mr. Hunter, holding up his hand, and he kept his word.

CHAPTER VII.

HAL CALLS ON MABEL FAIR.

That evening Hal put on a little extra style and left the flat to call on Miss Mabel Fair.

He had only seen the young lady under rather strenuous and unfavorable circumstances, and he wondered how she would look when attired in suitable raiment.

He had an idea that she would look out of sight, to use a slang phrase.

Hal had shown that he was a nervy young fellow when put to the test, but, singular to relate, when he approached the home of Miss Fair's aunt, his nerve seemed to desert him.

He counted the numbers, but when he saw the right one looming through the darkness he shot past the steps leading to the door with a speed which must have led inquisitive people to think he was after the doctor who lived further on.

He gradually slowed down and turned around.

"What a chump I am!" said he to himself. "Why should I go past the house as though I were trying to catch a train? When it comes to facing a pretty girl, who is practically a stranger to me, I haven't any more pluck than a wooden Indian."

He retraced his steps slowly, trying to bring his courage up to the sticking point.

This time, when he reached the house, he ran up the stone steps rapidly, for fear his resolution would fail him, and pushed the electric button.

"I'm in for it now," he muttered.

In a few moments a servant appeared and looked at him inquiringly.

"Is Miss Fair in?" he asked.

The servant said she was, and held the door open for him to enter.

Hal handed his card to the woman and was shown into the front parlor.

The room was dark, but the servant pushed an electric button near the door and instantly the apartment was flooded with electric light.

In a short space of time Hal heard footsteps descending the stairs, and presently a fair young girl, attired in a becoming house gown, entered the room.

Hal recognized her at once.

"You are Mr. Hunter," she said, advancing with a smile and offering her hand.

"That's my name," replied the young Wall Street operator, "and you are Miss Fair."

"Yes," she answered. "I am delighted to see you and to make the acquaintance of one to whom I am under such great obligation."

"Don't mention it, Miss Fair. I am very happy to have been able to render you a service when you needed it."

"It was a very great service indeed, and I have been told that you had a very narrow escape of your life."

"We both had a narrow escape. However, a miss is as good as a mile," he added, with a smile.

"You mustn't make light of it, Mr. Hunter. I am very grateful to you, and shall never forget what you have done for me as long as I live."

Hal bowed.

"I asked you to call," she went on, "because I felt that a mere letter could hardly express my true sentiments. I also wished to make your acquaintance, and so does my aunt. We feel that such a brave young man as yourself should be accorded special recognition."

"I am much pleased to make your acquaintance, Miss Fair, and I hope we shall be good friends," smiled Hal.

"I am sure we shall if the matter rests with me," replied Mabel Fair, flashing a bewitching glance at her visitor.

Here Mrs. Van Tassel, the girl's aunt, entered the room.

Mabel introduced Hal to her, and the lady expressed the pleasure she felt at making his acquaintance, and then proceeded to thank him for what he had done for her niece.

The evening passed in lively conversation, and Hal managed to hold his end up pretty well.

About half-past nine a stylish looking young man let himself in at the front door with his private latch-key.

Mrs. Van Tassel called him into the parlor and presented him to Hal as her nephew, Howard Hatton.

He was a young man of perhaps twenty-six years, and he treated the Wall Street boy with the most distinguished consideration.

Hatton was a young man of the world, and was perfectly familiar with all the phases of fashionable dissipation.

Young as he was his knowledge of the vices of society was profound and intricate.

Hal learned that he was assistant secretary of the Hercules Consolidated Mines Company, of No. — Wall Street.

This post was what might be termed a sinecure, as the duties were purely nominal, except when Mr. Watkins, the secretary-treasurer, was out of the city, when Hatton was called upon to represent him in a small way.

When ten o'clock came Hal said he guessed it was time for him to go.

Though urged by the ladies to remain longer, he did not think it wise to do so, but he promised to repeat the visit at an early date.

As the ladies were bidding him good-night at the door, Hatton reappeared and said he would walk as far as the station with him.

"You are a good fellow," remarked Hatton, as they walked down the steps together, "and I should be happy to know you better."

"Thank you," replied Hal, who could not but feel flattered at the marked attention paid him by this fashionable young gentleman.

Hatton took him by the arm and they walked toward Columbus Avenue together.

If the nephew of Mrs. Van Tassel had any object in view it did not appear on the surface, for his conversation and attitude were most friendly.

They turned down the avenue and presently came to a brilliantly lighted café.

"Come in and have something," said Hatton, with the nonchalance of a man of the world.

"Thank you, but I don't drink," replied Hal, holding back.

"Oh, you mean you don't drink whisky? Well, have a glass of wine."

"I don't drink wine, either."

"Is it possible?" exclaimed Hatton, looking at Hal as though he was a new kind of natural curiosity. "You don't drink anything, eh?"

"Nothing in the shape of stimulants," replied the boy, with a flushed face, feeling that he had made a bad impression on his elegant new acquaintance.

"You don't object to a glass of soda, do you?" said Hatton, with a slight vein of sarcasm in his tones.

"No. I sometimes drink soda."

"Come in, then, and we'll toast our acquaintance."

Accordingly Hal entered the café with his companion.

Hatton appeared to be well known in the place.

The barkeeper and two or three of the well-dressed habitués nodded to him.

"What will you have?" said Hatton, as they came to a halt in front of the bar.

"A glass of soda," said Hal.

"With a dash of brandy?" suggested the barkeeper.

"No. Just plain soda."

"I'll take my usual brand, with some celery water," remarked Hatton.

His usual brand proved to be a popular grade of whisky.

"So you have an office in Wall Street, Hunter? In the brokerage line?" said Hatton, looking hard at Hal.

"No. My business is private and confidential," replied

the boy, not caring to let Hatton know that he was simply playing the market in his own interests.

His reply was not very enlightening to Hatton, and his companion looked disappointed because he had not received a more definite answer.

"I'll drop in and see you some time," he said. "Have you a card?"

"I'm not in the office for any length of time during Exchange hours," replied Hal, handing him his card; "but after three you will be likely to find me."

"You're with Mr. Carson, I see," observed Hatton, after glancing over the card.

"Yes."

"Here's my card. Call and see me whenever you have a little time to spare. I'm in more or less between ten and three, and often till four if I have anything to do," said Hatton.

"I'll be pleased to call some time," said Hal, putting his companion's card in his pocket.

They passed out of the café, and Hatton went as far as the 81st Street station with Hal, where they parted.

The Wall Street boy had much to think about on his way home.

Mabel Fair was the most important figure in his thoughts.

She had certainly treated him with special favor that evening; and there was something pleasant to remember in her words, her looks and her manner.

He hoped he would be able to see her often, and he meant to cultivate her good opinion and make himself as solid with her as possible.

He was glad that good fortune had given him the chance to do her such a signal favor as saving her life.

He felt that he would be willing to go through fire and water for her sake any time.

CHAPTER VIII.

HAL MAKES A GOOD HAUL IN COPPER.

Hal was early at the Curb Exchange next morning, where Idaho Copper was the all-absorbing topic of the hour.

The moment the Exchange began business an offer of \$6.25 was made for any part of 5,000 shares of Idaho Copper by a well-known broker.

A young broker sold him that amount and the trade established a quotation.

The deal was really a "wash sale," as the big broker was working in the interest of the insiders, and amounted to nothing, though to all appearances it seemed to be a genuine one.

Inside of an hour the stock was going at \$7.50.

The chief interest of the Exchange centered in the copper stock, and Hal was trying to keep track of the business done in it, for he knew when it began to come out it would be time for him to sell.

But it was a difficult matter for Hal or any one else to judge just how things were going below the surface.

At noon the price reached \$8.

That was a mighty high figure for Idaho Copper, and Hal hesitated about holding on any longer.

Still, things were humming, and no one could say how high the price would go in the excitement of the hour.

Copper stock reached \$9.50 at one o'clock, and still Hal hesitated to part with his thousand shares.

He was after big money, and here was apparently the finest chance in the world to make it.

He might never catch on to such a chance again.

The idea of going to lunch did not enter Hal's head that day.

He could not tell what might happen while he was away from the Curb.

So he hung on, and two o'clock came around with Idaho Copper at \$10.50.

He had withdrawn from the crowd to get fresh air, when he heard a man behind him say to a companion:

"The price is about as high as it can go, Darby. Start in now and unload the balance, then we'll let the market take care of itself."

Hal heard the whispered order plainly, and it was enough to shape his course of action.

He dashed into the thick of the mob that was fighting over Idaho Copper and offered his 1,000 shares at the market price.

A broker took him right away.

"Who do you represent?" he said, jotting down the trade on his pad.

"Myself."

"Who are you?"

"Harry Hunter, of No. — Wall Street. I've desk room with John Carson."

"Have you the stock ready to deliver?"

"I have. It is in Mr. Carson's safe."

"Well, here, take this note. Carry it to my office with the shares and my partner will give you a check for the amount."

"All right, sir. It shall be delivered in fifteen minutes."

Hal darted off as if he still was a messenger.

He dashed into Carson's office, got the certificate of stock and rushed around to the office of the broker he had sold it to.

Presenting the note and the certificate he got the check for \$10,500, which he took around to the bank where he was known and cashed it.

Then with a light heart and a famous appetite he went to lunch.

Half an hour afterward there was a break in Idaho Copper, and when the Curb Exchange closed that day the stock was on the run, and brokers falling over themselves to sell out as they had previously been eager to buy.

The slump didn't interest Hal to any great extent.

He was safe with his money in his pocket.

His profit on the deal amounted to \$9,000, and his working capital had grown from \$1,600 to \$10,600.

He returned to his desk in Carson's office and put in his time reading the daily financial intelligence.

At half-past three Sam Carter walked in to see him.

Sam didn't know Hal had been in on Idaho Copper.

He didn't suppose that Hal gave any attention to the Curb market at all.

"How's things coming on?" he said.

"First-class."

"Well, I shouldn't imagine you were doing anything, for the market is in the dumps since yesterday morning."

"You mean the Stock Exchange?"

"Of course. That's where you hang out, isn't it? Now, if you'd got in on the Curb boom you might have made a good stake out of Idaho Copper. Some people have made a barrel of money out of it."

"Which means that others have lost a barrel."

"Sure. Every dollar won represents a dollar lost by somebody else."

"How do you know but I pulled a wad out of the copper rise?"

"I don't know, but I don't think you have. You're lucky enough as it is."

"One can't be too lucky in Wall Street."

"That's right. If you aren't lucky you'd better keep out of the market."

"Well, what do you know this afternoon?"

"I came up to tell you that Jimmy Naggs has come out in a swell suit of togs, a watch and chain, a big headlight imitation diamond, and a tie that would strike you dumb with envy. Looks suspicious, don't you think?"

"It does that. He must have taken that \$500 bill."

"Not much chance of proving his guilt now, for he's evidently had it changed and laid out a part of it on himself. What a little rascal he is!"

"I think an anonymous letter sent to Finkelstein might lead to an investigation," said Hal. "I don't believe in anonymous letters as a rule, for somebody said they are the device of a coward; but the end to be attained sometimes justifies the means. Finkelstein is convinced I stole that bill, and I am anxious to clear myself with him."

"I'd send it if I was you. If you signed it he wouldn't put any stock in it, but if he didn't know who sent it he might consider the hint worth following up, for I guess he'd be glad of a chance to get his money back."

Hal turned to his desk and wrote a short note in a disguised hand to Finkelstein.

Then he cut off his printed name and address, and putting the note into a blank envelope, addressed it to the broker and stamped it.

Later when he went home with Sam he mailed it in a box.

Two days afterward Hal was walking down New Street when he saw Jimmy Naggs sitting on the step of an office building talking to an A. D. T. messenger.

He looked as if he was taking the world easy.

"Hello, Naggs," said Hal. "You don't seem to be very busy."

Naggs scowled at him.

"He got fired from his job," said the messenger, with a grin.

"What you want to tell that for?" snarled Jimmy, angrily.

"What do you care?" chuckled the other youth.

"So Finkelstein bounced you, did he? What for?" said Hal.

"None of your business what for," retorted Naggs.

"Perhaps he found out that you knew where that \$500 bill went to," said Hal.

"Did you tell him that I took it?" gritted Naggs.

"Why should I tell him that? I didn't have any evi-

dence that you took it. Maybe he suspected you when he saw you blossom out in a new suit, tie and watch chain. It is not safe to look too prosperous just after your boss has missed money."

"Aw, rats! I guess you took that bill yourself."

"Oh, no, Jimmy, I didn't get a chance to take it. The bill was gone when I entered the room."

"How do you know it was? Finkelstein said you took it."

"He had no evidence against me, so I guess he said that to throw you off your guard in case you were guilty. When he saw the splurge you were making maybe he decided it was time for you to go."

"You'd better not say I'm a thief," snarled Naggs.

"I'm not calling you one. You know best yourself whether you took the money, and then tried to throw the blame on to me by telling Finkelstein that you didn't tell me to go into his private room that morning when you knew he was out."

Naggs glared at Hal, and apparently having no answer to make to his last remark, he got up and walked away.

Hal also went his way, satisfied that the anonymous note he sent to Finkelstein had produced results.

CHAPTER IX.

HAL SECURES A GILT-EDGED TIP AND MAKES GOOD MONEY.

That afternoon Howard Hatton walked into Broker Carson's office and saw Hal reading the day's market report at his desk.

"How are you, Hunter?" he said, in his free and easy way. "I thought I'd call and see you. Hope I'm not disturbing you."

"Not at all, Mr. Hatton," replied the young operator, putting down the report. "Take a seat."

"This is where you hang out, eh?"

"This is my office, though I don't do any business here."

"What time do you usually get away?"

"Any time between three and four."

"By the way, have you anything on for to-night?"

"Can't say that I have."

"How would you like to take in the town with me?"

"I'm afraid you'll have to excuse me. I'm not much of a night bird. It is necessary for me to keep a clear head in my business, which would be impossible if I made a night of it."

"Oh, one night now and then wouldn't hurt you. I can show you some very interesting sights. New York is the place to see life, and unless you wish to be considered a kind of city jay you want to get around and see what's going on after the theaters are out."

Hal, however, said that he was not at all curious to investigate the night side of Manhattan Borough.

Things were swift enough in Wall Street to suit him, so he guessed he wouldn't bother about the mysteries of the Tenderloin.

Hatton seemed disappointed at Hal's refusal to join him on a round of midnight pleasure, and finally departed after pressing the boy to call at his office.

With over \$10,000 at his disposal, Hal lay back on his oars for a couple of weeks while he studied the market.

He didn't see anything that tempted him to embark in

another deal, so he held aloof waiting for something to turn up.

One afternoon, having nothing special on hand, he thought he'd call on Hatton.

The offices of the Hercules Consolidated Mines Company were on the sixth floor of the Baker Building, so he took the elevator up.

Hal found the office and walked in without knocking.

There was no one in the outer office but a small red-headed boy, and he seemed on the point of going out.

"Is Mr. Hatton in?" Hal asked him.

"He's gone upstairs on business, but he'll be back any minute. You can sit down and wait for him."

The office boy then went out in a leisurely way, banging the door after him.

Hal took a seat near the partition that separated the outer office from an inner one.

The door leading into that room was marked "Private," and it was closed.

Beside the door was a small window, which was ajar.

Hal soon became aware that two persons were talking in the next room.

At first the voices were pitched low, but by degrees they grew louder, and Hal could not help hearing what they were talking about.

The conversation was not about mines and mining but about a syndicate that had been formed to boom the O. & B. railroad stock.

The speaker mentioned the names of the men composing the syndicate, and Hal knew that they were all big operators whose wealth amounted to millions.

They were men who always went into big deals, which were generally successful, because they had the money to carry them through.

The man who had got the tip on the situation explained all the details of the coming deal, and told the other that he had bought several thousand shares of the stock for his own account, and advised his friend to go in also to the limit of his resources, for he assured him that the price of O. & B. would be boomed at least twenty points inside of the next ten days.

"You haven't any time to lose," he said, "for the shares are being gathered in by the brokers working in the interest of the pool, and in a few days they will be as scarce as hen's teeth."

Hal, satisfied he had got on to a fine tip, concluded not to wait for Hatton, but to go to some broker and order 1,000 shares bought on margin for his account.

Accordingly he left the mining office, got his money out of his safe deposit box and hastened to the office of the old broker in Exchange Place for whom he had done the service we have mentioned in an earlier chapter.

He asked for Mr. Arnold.

"Gone home for the day about an hour ago," said a junior clerk.

"Well, I want to leave an order for the purchase of some stock."

"The cashier will attend to you."

Hal went to the cashier and told him what he wanted.

"Who is the stock for?" asked that gentleman.

"Harry Hunter."

"Have you brought a certified check?"

"No; I have the cash."

"That will do."

The order was made out, and the cashier told Hal to sign it with Hunter's name and address and add his own initials.

Hal signed his name and office address.

"I am Harry Hunter, and the deal is my own," he said, as he shoved the paper back to the cashier.

The man looked at the boy in some surprise, and then said:

"Very well. We will notify you as soon as we have bought the stock."

That completed the formalities, and Hal left.

"If O. & B. goes up 20 or more points I'll stand to win \$20,000 at a clip," he said to himself. "I guess I'm on the road to big money at last."

That evening he made his second call on Mabel Fair, and received a flattering welcome from the young lady, whom he thought looked lovelier than ever.

Mrs. Van Tassel dropped in for a few minutes and treated Hal very nicely.

Hatton didn't make his appearance that evening, and Hal told Mabel to tell him that he had called to see him that afternoon and found him out.

"If you would like to visit the Stock Exchange some day, Miss Fair," said Hal, "I shall be pleased to show you around."

"Thank you," she replied. "I should like to go there very much indeed."

"You and your aunt could meet me at my office some Saturday morning about eleven, and I'd take you both to the visitors' gallery. Send me word what time I may expect you and I will make it a point to be on hand."

Mabel thanked him again, and said she would speak to her aunt on the subject and let him know.

Hal stayed till half-past ten and then took his departure, promising to call on the following Wednesday evening.

Next day he received word from Mr. Arnold's cashier that the 1,000 shares of O. & B. had been bought at 80, and were held subject to his instructions.

He said nothing to his folks about this deal, and they, satisfied that he was making good money in Wall Street, did not bother him with more than casual inquiries as to how he was getting on.

His father had been offered and accepted a steady job as a reader in a big publishing house, and he wrote only occasionally of an evening.

During the next few days O. & B. steadily advanced a fraction of a point at the time until on Saturday, when the Exchange closed at noon, it was quoted at 85.

That put Hal \$5,000 to the good, and he shook hands with himself.

On Monday things began to grow interesting around the O. & B. standard.

A certain broker drew attention to it, and considerable business was done in it that morning.

Hal was in the visitors' gallery watching the progress of events, and when he left to get his lunch the stock was marked up to 88.

That meant that his financial prospects had increased \$3,000 since he came downtown, which naturally was a very pleasing reflection and helped his appetite.

When he returned to the Exchange it was going at 90, and the brokers were fighting to get hold of some of it.

Its scarceness indicated that the price would certainly go higher, so the excitement increased momentarily.

A clique of bear operators made an effort to turn the tide by selling large blocks of it.

For a time the upward trend was stopped, and O. & B. dropped back to 88, but this flurry was a failure, for the stock soon recovered and went to 92, at which figure it closed for the day.

Next morning Hal looked to see the boom continue, and he was not disappointed.

The newspapers had noticed the rise and said the stock was going to par beyond a doubt.

A legion of "lamb" came downtown and began placing their orders at the different brokerage houses.

Most of them were after O. & B. because it was booming.

So many orders were out to purchase the stock that the supply was nowhere equal to the demand and up went the price to par in no time at all, while the brokers howled around the busy pole like a lot of lunatics.

At two o'clock it reached 105 and a fraction, and Hal decided that now was the time for him to get out with a big bundle.

He went around to Arnold's office and told the cashier to sell him out.

While he was giving his order the old gentleman came out of his private room and saw him.

He greeted Hal in a very friendly way, and asked him who he was working for.

"I'm working for myself, Mr. Arnold," smiled Hal.

"Yourself!" ejaculated the old gentleman.

"Yes, sir. I'm doing a little speculation on my own account."

Mr. Arnold frowned.

"I don't approve of boys doing that," he said.

"Well, sir, I think I'm doing pretty well at it. Up to two weeks ago I had made \$10,000 out of the market. I put that up as margin with your cashier on 1,000 shares of O. & B. when it was 80. It is now ruling at 105. If you know of any way that I could have made \$25,000 in an easier and quicker way I'd like to know it," replied Hal.

Mr. Arnold was astonished.

He took the boy into his private room and had a long talk with him.

The interview gave him a fresh idea of Hal's capabilities in Wall Street, and he ceased to regard his operations in the market with a disapproving eye.

Next day Hal received his statement and check signed by Mr. Arnold, and when he went home that afternoon he astonished his mother and elder sister with the news that he was now worth \$35,000 in ready cash.

CHAPTER X.

HAL RENTS AN OFFICE.

When Hal next visited Mabel Fair she told him that she and her aunt had decided to call upon him on the following Saturday and let him take them over to the Stock Exchange.

Accordingly Hal was waiting for them on Saturday

morning when they entered Mr. Carson's office about eleven o'clock.

He received them with the greatest courtesy, and after a short talk escorted them to the visitors' gallery of the Exchange.

The board room happened to be very busy that day, so the scene they witnessed was one of great animation and excitement.

"My goodness, what a noise those men do make!" exclaimed Mabel. "Is that the way they act all the time?"

"Yes, as a rule. It is even worse when there's a boom or a slump on. Then things are tremendously exciting. Just now matters are running about on the average. The market is holding fairly steady, with no unusual features."

They remained till the Exchange closed at noon, and then Hal invited them to lunch with him.

They accepted the invitation, and he took them to a very nice restaurant on Cedar Street.

After they left the restaurant he put them aboard an elevated train and bade them good-by.

Hal now concluded that he had money enough to afford an office all to himself.

It was rather an expensive luxury, as offices go in Wall Street, but as long as things seemed to be coming his way he figured that he was entitled to anything in reason that he wanted.

It wasn't an easy matter to find a suitable office in the immediate neighborhood of the Stock Exchange, as there seemed to be no vacancies at that time of the year.

However, he made it his business to inquire at the different office buildings on both sides of Wall Street.

His search was not very successful, and he had about concluded that he would have to try Broad Street, when he accidentally heard that a certain patent agency was looking for a tenant for one of the rooms of its suite.

He lost no time in calling on the lawyer who conducted the business.

"I understand that you want to rent one of your rooms, sir," he said.

"I do. Who do you represent, and what is his business?"

"I represent myself. I want the office for my own headquarters."

"Pray what kind of business are you engaged in?" asked the lawyer, with a covert smile.

"I am operating on the stock market."

"Ah, indeed. Rather young, aren't you, for that business?"

"As long as I am successful I guess my youth does not cut any great figure in the matter."

"Can you furnish good references?"

"Yes, sir. I refer you to Mr. Edwin Arnold, stock broker, of No. — Exchange Place."

"I will show you the room, and if it suits you, and the price suits, too, I will call on Mr. Arnold to-morrow and see if he is willing to guarantee you as a suitable tenant."

The lawyer showed Hal the room.

He liked it, and as the rent came within his expectations he told the lawyer he was ready to take it if he would let him have it.

"Call to-morrow afternoon and I will give you an answer," replied the lawyer.

After leaving the patent office Hal went around to see Broker Arnold himself.

"I am after an office in the Gaylor Building and I have taken the liberty to refer to you," he said to the old gentleman.

"All right," replied the old broker. "I'll give you a good record."

On the following afternoon Hal called again on the patent lawyer and was told he could have possession of the room on the first of the month.

He paid the first month's rent and went away feeling that he was now of some importance in Wall Street.

On his way back to Carson's office he met Sam.

"I've just hired an office, Sam," he said.

"What, one all to yourself?" replied his friend.

Hal nodded.

"You're coming out fast, old man. Made another strike lately?"

"Yes. I made a small wad out of the boom in O. & B."

"You seem to strike the lucky things all right."

"Have to in order to make big money."

"How much are you worth now?"

"That's a business secret."

"You must be worth some thousands to think of hiring an office. Offices are expensive down here. Where is it?"

"In the Gaylor Building. I'll get possession of it on the first."

"I'll be up to see you as soon as you get fixed up."

"I shall be glad to have you come any time."

"Say, Jimmy Naggs has caught on to another job."

"Has he? Who is he working for now?"

"Postal Telegraph Co."

"That isn't as good a position as he had with Finkenstein. He had a chance to rise there if he had any ability."

"Oh, he'll never amount to shucks. He isn't built the right away. Well, I must be going. See you later."

The first of the month was only a few days off, so Hal picked out the furniture and the other things he needed for his office, and ordered them to be delivered on the afternoon of the first.

There was nothing doing in the market that specially interested him, but he kept track of things just the same.

He called on Hatton again and this time found him in.

That young gentleman had his patent leathers elevated on his desk and was paring his nails in a lazy way when Hal entered the outer office.

"Hello, Hunter, glad to see you. Make yourself at home," said Hatton.

"You don't seem to be very busy this afternoon," smiled Hal.

"No, I was just thinking about going uptown. Do you play billiards?"

"No," replied the young operator.

"I suppose you don't play cards either?"

"I sometimes play euchre or whist with my friend Carter."

"Never played poker or pinocle, eh?"

"Never."

"Have a cigar," said Hatton, pulling out a drawer which contained a box of good cigars.

"Don't smoke, thank you."

"And you don't drink. Upon my word you're a model young chap," said Hatton, lighting a cigar.

"I don't think smoking and drinking is good for boys."

"Call yourself a boy, eh?"

"I'm not nineteen yet, so I suppose I must be a boy."

"I guess you're pretty smart. At any rate, my aunt and Mabel say you are, and what they say generally goes."

"I'm much obliged to them for their good opinion."

"I don't see that you need be. You're entitled to it. Mabel would be under the daisies but for you, and I guess she realizes the fact. By the way, her father and mother will be back in a few days. As they think there is no one in the world like Mabel, I guess they'll overwhelm you with their gratitude for saving her life."

Hal made no reply.

"Say, I might have tipped you off to a good thing a while ago," said Hatton.

"What was it?"

"The secretary of our company was let in on the O. & B. deal. He made a wad of money out of it. I collared a couple of thousand myself."

"Oh, I made a little something out of it," replied Hal, carelessly.

"Did you? Went in, I suppose, when you saw it going up like a rocket. Sorry I didn't think to post you in time to let you in on the ground floor."

"I thank you just the same."

"Maybe I'll hear of something else. If I do I shan't forget you," said Hatton in a patronizing way.

"Much obliged," replied Hal. "After the first you'll find me in the Gaylor Building, room 911, on the sixth floor. I'll have an office to myself there."

"I'll call and see you."

After some further conversation Hal took his leave.

On the first of the month he got possession of his office and had his name painted on the door and inserted in the directory downstairs.

It took him a couple of days to get to rights.

He had a ticker put in, and a safe, and he felt quite proud of his headquarters.

He invited his folks down to see his place, and he also invited Mabel and her aunt.

His father came down at the first chance, and was rather impressed by the appearance of his son's office.

However, he was not surprised, for he knew Hal was worth \$35,000, and he was proud to think that the boy had made it all himself.

"This is good enough for any Wall Street man who isn't a plutocrat," he remarked.

"Yes, it's quite comfortable and business-like," replied Hal, complacently, looking around the room with a sense of proprietorship.

"I suppose you'll do better now," said his father.

"I hope so. It's expensive to have a regular office in this locality."

"You can afford it, I guess."

"The bigger front one puts on the more he's thought of in the world," laughed Hal.

"That's true enough. I think I'd be better off to-day if I'd begun as you did instead of going to college. Education is a fine thing to have, but the hard dollars are better. I have seen several college graduates warming the

seats in our parks on fine days. It seems to me that the time they put in at their university hasn't paved the way to fortune for them."

"It isn't any fault of their education, I guess. They haven't got the ability to apply their learning to some useful purpose. Probably they lack ambition. They would have been failures, anyway."

"Well, you aren't a failure, that's certain, and I don't see that you've suffered much because I couldn't afford to send you to college."

At that juncture Sam Carter came in and soon afterward the three went uptown together.

CHAPTER XI.

THE HOLD-UP.

A few days afterward, while Hal was reading the Wall Street news of the day, there came a knock at his door.

"Come in," he said, wondering who his caller was.

The door opened and admitted three visitors, one of whom was Mabel Fair.

The others were a fine looking gentleman of perhaps forty-five and a handsomely dressed lady.

Hal sprang to his feet.

"Delighted to see you, Miss Fair," he said.

"This is my father and mother, Mr. Hunter," she said with a smile.

Hal bowed and said he was glad to make their acquaintance.

"We, my wife and I, have called to express the deep obligation we feel under to you for saving our daughter's life when the fire occurred at our residence," said Mr. Fair, seizing Hal by the hand and shaking it warmly. "We feel that we cannot possibly thank you enough, so I trust you will accept the will for the deed."

Hal told him that he hoped he wouldn't worry about thanking him enough.

"I feel amply repaid in feeling that I did my duty on that occasion," he said, "so we'll let it go at that."

The Fairs stayed an hour, during which Mr. Fair assured Hal that if he ever could be of any service to him he hoped that the boy would not hesitate to call on him.

"The repairs are now about completed at my house, so I hope we may have the pleasure of seeing you there as often as you feel like calling," said Mr. Fair.

Hal said he would be glad to accept the invitation.

"I shall look to see you next Wednesday evening," said Mabel.

"All right. I won't disappoint you," answered Hal.

His visitors then took their leave, Mabel's father and mother feeling that Hal was a very desirable associate for their daughter, as he seemed to be rapidly getting ahead in the world.

His office and the fact that he was directly connected with Wall Street in some capacity greatly impressed them, and Mrs. Fair decided to encourage his visits at home, with an eye to her daughter's future.

It was about this time that a boom started in L. & M. stock.

There had been many rumors afloat in the Street lately about this road.

Finally it was reported that it had got control of a cer-

tain small road that enjoyed the exclusive right-of-way into an extensive coal field, and though the statement was not confirmed officially a rush was made to buy L. & M., and as a consequence the price of the stock jumped up several points.

Hal thought the stock good enough to buy 1,000 shares on margin, and left an order to that effect with Broker Arnold.

The shares were purchased for him at 85, and an hour afterward L. & M. was going at 87.

It was then one o'clock and Hal went to a Broad Street café for his lunch.

While eating he overheard three brokers speaking about the sudden boom in L. & M.

One of them remarked that in his opinion there was no truth in the report that the road had got control of the line that ran into the coal fields.

He gave his reasons for believing that the rumor was a fake, made by certain interests to boom the stock so they could unload their holdings at a profit.

Hal got an attack of "cold feet" over his deal, and as soon as he left the restaurant he ran over to Arnold's office and ordered his shares sold at once.

The price was then 87 3-8, and his stock was sold at that figure.

The sale had hardly been made before the news began to circulate in the board room that the coal road had officially denied the report that the L. & M. had got control of its stock.

L. & M. began to drop right away, and inside of fifteen minutes was down to 79, the point at which the boom had started.

"That was a narrow escape I had," said Hal, when he learned that his holdings had been sold. "Only I heard that conversation in the café I might easily have lost five or six thousand dollars. As things stand I'm \$2,000 ahead; but it's a case of pure luck. I must be more careful in the future how I go into these booms that turn up every once in awhile, or I may get singed before I know where I'm at."

Hal was sitting in his office at half-past three that day when Sam came in.

"Say, Hal, will you come to Brooklyn with me to-night?"

"What's on the hooks in Brooklyn?" asked Hal.

"A friend of mine who lives on B— Street belongs to some yacht club there which gives a smoker and vaudeville show to-night at their hall. He sent me two tickets, and told me to bring a friend. He said we would have a swell time. I thought you'd like to go, so I dropped in to ask you."

"All right. I'm with you. I suppose we ought to start early."

"Yes. I'll be at your house at seven. It will take us all of an hour to get to the club-house, which is in South Brooklyn."

"Very well. I'll shut up shop now, and we'll go home together."

Promptly at seven o'clock Sam called at Hal's flat, and the boys started for the Brooklyn Bridge, where they could get a trolley car which would take them pretty near their destination.

They reached the hall shortly after eight, and Sam found his friend on the lookout for him.

Hal was introduced and then Sam's friend took them up to a good seat near the stage.

The show opened soon after.

In addition to various vaudeville turns by amateur performers there were several three-round glove contests between ambitious young pugilists, who hoped some day to get into the limelight and make money.

The show lasted till nearly midnight, and then the spectators filed out into the street.

"It was a fine show, don't you think?" said Sam, as he and Hal started down a dark side street toward the trolley line that ran to the Brooklyn Bridge.

"Yes, it wasn't bad," replied Hal, who was not so enthusiastic over it as was his companion.

"It will be one o'clock before we get home," said Sam, after consulting his timepiece.

"I guess it will be that easy enough," nodded Hal.

"If I was my own boss like you I wouldn't get down till noon to-morrow."

Before Hal could reply several dark forms suddenly dashed out at them from the concealment of an alleyway they had not noticed.

The boys were taken by surprise and overwhelmed by the attacking party.

Both boys were knocked down and received kicks and thumps enough to knock them silly.

Then they were carried into the alley, thence down into the cellar of a house, and cleaned out of everything of value they had on their persons.

The gang then appeared to be satisfied and left them to recover at their leisure.

It was some minutes before Hal gathered his scattered sense together and sat up in the gloom of the basement.

"Gracious!" he ejaculated. "That was a holdup for fair. I feel as if I'd been through a threshing-machine. We didn't have the ghost of a chance to defend ourselves. That was a tough crowd and no mistake. I wonder how Sam came through it? Sam, I say, Sam!" he called out, for he couldn't make out his companion in the darkness.

"Oh, lor'!" groaned Sam, a little way off. "Is that you, Hal?"

"Yes. How are things with you?"

"Don't mention it. I'm as sore as a boil all over, and my nose feels as if it had been knocked endwise. I got a couple of kicks that nearly caved my ribs in. Where are we, anyway?"

"In the basement of some building, I should imagine."

"I thought we were in a sewer from the smell."

"The stench is pretty bad. Come, let's get out of here." Hal got on his feet.

Sam groaned dismally as he picked himself up.

"I don't believe I can walk," he said. "I got a kick in the leg that has numbed it all over. Maybe my leg is broken."

"I hope not, old man," said Hal, going over to him, guided by his voice.

"Where in thunder are the police that people can be maltreated in this way on a public street?" growled Sam.

"The cops can't be everywhere at one time. The chaps who attacked us probably knew that the officer on this post

was out of the way at the time. This sort of thing is a common occurrence in some localities. This may be a tough ward for all we know. I never was over here before, even in the daytime."

"Have you a match in your clothes, Hal?" asked Sam.

"I'm sorry to say I haven't. Those rascals took my match safe, which was a silver one."

"I haven't a match either, and it's as dark as an underground dungeon here. We'll have to feel our way out."

Hal started ahead at random, moving cautiously forward, for he did not know what obstructions might lie in his path.

Sam limped painfully after him.

Hal's extended hands presently came in contact with a rough stone wall.

He felt along it till he came to another wall standing at right angles, forming one of the corners of the building.

He followed the second wall, stumbling over the remains of a barrel, the hoops of which got tangled up with his feet and nearly upset him.

"Look out for the hoops, Sam, if you don't want to land on your nose," he said.

Even as he spoke Sam trod on one of them, and it flew up and hit him a crack on the shin that wrung a howl from his lips.

"What's the matter?" asked Hal, stopping.

"One of the hoops gave me a rap that has lamed my other leg," complained Sam.

"Too bad, old man. I told you to look——"

Here Hal fell over a barrel that was so shaky that it collapsed under his weight and let him down on the dirty floor with a crash.

"Now, what's happened to you?" asked Sam, his mind taken off his own troubles for the moment.

Hal was half smothered by the dust of the punk wood, and could not reply at once.

Sam stepped forward, tripped over his companion's legs and fell sprawling on top of him.

CHAPTER XII.

IN A PECULIAR PREDICAMENT.

"What in the thunder is the matter with you, Sam?" cried Hal, almost angrily.

"I tripped over you before I knew you were in the way," replied Sam.

"Well, get up. You nearly knocked the breath out of me. It's bad enough to fall over and into the wreck of a barrel without you falling all over me."

"Gee! We must look a sight," said Sam, when they were on their feet again.

"It can't be helped. Follow me now, and do be careful," replied Hal, starting forward again.

They proceeded a couple of yards without further accident and then Hal's hand struck the jamb of a door.

"Here's a door," he said. "Maybe this is the way out." He felt for the knob, but found none.

Suddenly the door opened and he pitched forward into a passage and landed on his hands and knees.

"Great Scott!" he cried. "I'm getting falls enough to last me for a lifetime."

As he scrambled on his feet the door shut with a snap, cutting him off from his companion.

He tried to open it, but could get no grip.

Then he pounded on it.

"Sam! Sam!" he shouted.

"Hello!" replied a muffled voice on the other side. "Where have you got to?"

"Push the door open."

Sam pushed in vain.

"I can't open it," he said. "There isn't any knob."

"Kick it."

Sam kicked and pushed, but the door seemed to be solid enough now.

At any rate it wouldn't open.

"Here's a pretty kettle of fish," muttered Hal. "Say, Sam."

"Hello!"

"I'm in some kind of a passage. Wait where you are till I investigate the place. Maybe I can find the way out."

"I'll wait, but don't be all night about it."

Hal moved forward slowly, and soon realized that he was in a kind of tunnel, one side of which was formed by a straight brick wall, the other by a brick surface that curved and lost itself in a wall of dirt.

This was the upper part of a sewer, though Hal did not recognize it as such.

He could feel that his feet were treading on hard dirt, so that he understood he was out of the cellar, but where the underground passage led to he had no idea.

He felt his way along for perhaps fifty feet, when he reached another door.

Hal tried to open it, but couldn't.

It was as fast as wax.

He started ahead again and bumped into a solid wall of earth, which seemed to mark the end of the passage in that direction.

"I can't go any farther, that's clear," he said to himself. "I wonder what this tunnel was built for?"

Turning around he was about to retrace his steps, when the door, a few feet away, opened suddenly, and a dim illumination shone through.

Two men stepped into the tunnel with bags in their hands.

They were rough-looking fellows, both in face and attire.

"Hold on," said one of the men, turning back.

"What's the trouble?" asked the other.

"I forgot somethin'."

"I'll go on and meet you in the alley," said the other.

He proceeded through the tunnel while his companion re-entered the place they had come from, leaving the door ajar.

Hal stepped forward and glanced through the crack in the doorway.

He saw a cellar that looked like a storeroom.

It was full of cases and bundles.

A lantern swung from the ceiling and feebly lighted the room.

The man in question walked through a door at the opposite end and disappeared.

It struck Hal that here was a chance for him to get out

of the foul-smelling tunnel, and escape to the street through the house.

Then he could go back to the alley, find the entrance to the cellar where Sam was and let him out.

Acting on the spur of the moment, for he believed he had no time to lose, he slipped in through the door and took refuge behind a bunch of boxes, where he meant to remain until the man returned and went out into the tunnel.

The man came back with something in his hand, and was making for the door, when there came the sound of voices from the tunnel.

The door was flung open and the other man appeared, pushing Sam Carter ahead of him.

"Hello! What does this mean?" demanded the fellow who had just come from an inner part of the cellar.

"I found this chap in the exit cellar," said the fellow who had hold of Sam.

"What was he doin' there? Is he a spy?" asked his companion with a dark look.

"I don't know who he is. He has a companion who I think is in the tunnel."

"He has, eh?"

"Seems so, though I didn't see him. When I opened the door I came face to face with this rooster. 'Is that you, Hal?' he said. From that I judged that there is another nosin' around in the passage. The police probably sent 'em to smoke us out. While I hold this chap you'd better take the lantern and go into the tunnel. You'll probably find the other one there."

With an imprecation the other man took down the lantern and hurried into the passageway, leaving the cellar in the dark.

"I tell you I'm not a spy," protested Sam, as the other man left the place. "My friend and I were returning to New York from a smoker and show given by the Neptune Boat Club. As we came down this street we were set upon by a gang of toughs, who knocked spots out of us, carried us into the cellar where you found me, robbed us and then left us. We were trying to get out of the blamed place when my friend fell through a door which then slammed tight in my face, leaving me in the cellar. That's the whole story."

"Sounds altogether too thin, young feller," said Sam's captor. "I reckon you were sent by the police to investigate around here."

"No such thing. I'm a Wall Street messenger, and haven't anything to do with the police. This is the first time I've been in Brooklyn in a year."

"When we catch your partner we'll put you both through a course of sprouts, and find out all about you, so you'd better save your breath."

Sam, seeing the futility of trying to convince this man of the truth, remained silent.

In a few minutes the other chap returned and closed the door.

"There ain't no one in the tunnel," he said. "I guess you made a mistake about this feller havin' a companion."

"All I know about it is his remark which seemed to show that he had a partner. He's just been givin' me a game of taffy about him and a friend havin' been jumped on by a gang in the street as they were comin' from a

smoker at some club. He said they were thrown into the other cellar and cleaned out."

"That's the truth," chipped in Sam, vigorously.

"Where is your partner, then?" asked the man with the lantern.

"I don't know where he is if he isn't in that passage," replied Sam.

"I'd have found him if he was there, for he couldn't get out except through this door or the other one, and both have spring locks. I reckon you're lyin' anyway, for I don't see how he could have got into the tunnel anyway from the other cellar. It's all rot to tell me he fell in by accident. He couldn't do it."

"He went through the door all right," replied Sam, doggedly.

The man with the lantern didn't seem disposed to argue the matter with him.

It was clear he didn't believe Sam's statement.

"Fetch him along," he said to his companion. "Hoover must know about this. It looks as if the police are gettin' on to our headquarters at last. We'd better not go out to-night, for there may be detectives at both ends of the block. This kid doesn't look much like a member of the plain-clothes force, but you never can tell. It won't do for us to take any chances. Whether he's workin' for the police or not he's seen too much for our good and will have to walk the plank."

There was evidently some dark meaning behind the words "walk the plank" not apparent either to the unfortunate Sam or the concealed Hal.

Hal realized that he and his chum had tumbled from the frying-pan into the fire, for it was evident they had fallen upon the headquarters of some crooked gang.

The room in which he was hiding appeared to be a storehouse of some kind, and Hal was pretty well satisfied that its contents represented stolen property.

After hanging up the lantern the two men marched Sam through the door into the other part of the cellar, and thence somewhere upstairs, for Hal could hear their footsteps ascending a flight of steps.

A door banged shut and then silence succeeded.

CHAPTER XIII.

HAL SAVES SAM.

Hal came from his hiding place and walking to the door through which his chum and the two men had passed looked into the other part of the cellar.

It contained a long table, half a dozen chairs and a miscellaneous assortment of goods—enough, in fact, to furnish a small store.

Hal had little doubt as to the character of the place.

It was a thieves' den.

He entered the room and started up the stairs, for it was his purpose to rescue Sam at any risk.

Opening the door at the head of the stairs, he stepped out into a dark corridor or entry.

A gleam of light shot under a door close at hand.

Hal glided to it and placed his eye at the keyhole.

The voices of several men came plainly to his ears, but the keyhole did not command a view of them.

He took it for granted that Sam was in there, but how

he was going to help him under the circumstances was more than he could figure out.

"If I could get out of the building and find a policeman Sam would be saved and the place pinched," he thought.

Acting on this idea, Hal felt his way along the wall toward what he supposed was the front of the house.

His hand came in contact with another door leading into a room on the same side of the entry where the lighted room was.

No light came under the sill of this door, so the boy ventured to turn the knob.

The door opened and Hal looked into a black void.

He entered cautiously, leaving the door ajar.

He would have given a dollar for a match at that moment, that is, if he had had a dollar in his clothes.

He felt around with his extended arms, like a person who is stone blind, as he advanced.

There was no carpet on the floor, so he had to tread on his tiptoes to avoid making a noise.

Suddenly he noticed a thin jet of light which seemed to come through a keyhole, and the sound of voices reached his ears.

He judged that this room communicated with the one in which he presumed Sam and his captors were.

Taking off his shoes as a further precaution, Hal made his way to the door without meeting with any kind of an obstruction, which gave him the impression that the room was a vacant, unfurnished one.

Reaching a pair of folding doors he stopped and peered through the keyhole.

Now he had a full view of the lighted room and its occupants.

There were three men in there, two of whom were the ones he had seen in the cellar, and Sam.

His chum was seated in a common chair and bound with a rope passed around his body and the back of the chair.

He didn't look very happy, while his garments were rumpled and dirty.

Hal put his ear to the keyhole in order to hear what was said in the room.

He didn't hear much, for the man in the chair had passed upon Sam's case, and was instructing his companions to go to the exit cellar, as they called it, and see if they could find any evidence of the other boy that Sam had claimed was with him.

The speaker, whose name was Hoover, and the leader of the gang that occupied the cellar and other parts of the building, examined Sam's bonds, and then followed his associates downstairs.

As soon as Hal was satisfied that they were out of the way he tried the folding doors and found that they were locked.

He then slipped into the entry and hurried to the side door of the other room, which he entered and presented himself before the astonished eyes of Sam.

"Lor', Hal, where have you been hiding?" he exclaimed. "I s'pose you know all about the men here. They have just gone hunting for you. If you want to save me and escape with your own life cut me loose quicker than Jersey lightning and let us get out of this man trap if we can."

"Cut out your talk, for we might be heard," said Hal,

seizing a jack-knife which lay on a small table and getting to work on Sam's bonds, which he severed in short order.

As soon as he was free Sam went to the table, pulled open the drawer and took out a revolver, fully loaded.

"The rascal who sat here, and is the boss of the coop, threatened me with that and then put it back. It may come in handy for us."

"Take off your shoes, Sam, and follow me," said Hal, grabbing a box of matches from the table, and starting for the door.

They were soon out in the dark hall.

Hal opened the door at the head of the basement stairs and listened, but no sounds came up from below.

Striking a match, he led the way to the front door, which was level with the sidewalk.

It was heavily bolted, locked and further secured by a chain.

They found no great difficulty in shooting the bolts, which worked easily in their sockets, unhooking one end of the chain and unlocking the door.

Then they resumed their shoes, opened the door and stepped outside.

There was no one in sight and they made their way to the corner as fast as they could.

The lamp post there gave them the name of the street in which was the house from which they had escaped, and as they had taken particular note of the building and its location in the block, they felt they would be able to describe it accurately enough for the police to find it.

"If we knew where the nearest police station was we could go there at once and perhaps get those chaps pinched right away," said Sam, as they walked along.

"We don't know anything about the location of the Brooklyn police stations, so those rascals will have every chance to get away, which they'll lose no time in doing as soon as they find that you have made your escape," replied Hal.

Three blocks further on they noticed a couple of green lamps standing in front of a building up a cross street.

"That looks like a police station," said Hal. "Come, let's go and see if it is not."

They found it was a station, and told their story to the man at the desk.

The assault made upon them by the tough gang was such an old story in that neighborhood that the officer seemed to be hardly interested in their woes, but the moment Hal mentioned the tunnel between the two cellars, and the rooms full of what he said he thought were stolen goods, the man pricked up his ears at once.

He listened with attention now.

"Did you take note of the house when you came away?" he said.

"We did. It is on the south side of E—— Street, about the middle of the block, and east of —— Avenue. It is a three-story house, and the third one west of the alley opposite which we were assaulted," replied Hal.

A couple of detectives were called in, and the boys were directed to repeat their story to them, which they did.

The sleuths knew the house, and after learning all the boys had to tell them, with a couple of regular policemen started for the place.

The boys were detained pending the result of the raid.

A couple of officers were sent out to try and find some of the members of the tough gang that had attacked and robbed Hal and Sam.

After the lapse of an hour one of the policemen who had gone out with the detectives returned to the station and reported that the building had been taken possession of by the police with all its contents.

They had broken into the building, only to find that the men themselves had taken time by the forelock and disappeared.

A large quantity of stolen property was found in the cellars, and this had been seized.

As there seemed no likelihood that the rascals comprising the gang who had occupied the house would be captured immediately, the boys received permission to go home.

They lost no time in taking advantage of it and catching a car for the bridge, having borrowed a quarter to pay their way home.

"Gee! We had a great adventure to-night, all right," said Sam, as they were bowling along their way to the big bridge.

"I'd rather be excused from such adventures," replied Hal. "I'm out a good watch that cost me \$25; a scarfpin that I paid \$6 for; a match safe worth about a dollar, and \$4 in money."

"They didn't get much from me," chuckled Sam. "About a dollar in change and a scarfpin that cost me a quarter. They also took my penknife, which was worth a dollar, or at least that's what it cost."

"How about our clothes? They'll have to go to a tailor's to be cleaned and pressed. Add the cost of that to our loss and our night's entertainment may be reckoned up as having cost us \$50 easily. Rather expensive, without taking into consideration the kicks and pounding we received from the toughs. By the way, how are your legs that were so lame in the cellar?"

"Pretty near all right now."

Hal and Sam took a Third Avenue elevated train uptown, got off at 125th Street station and walked over to Seventh Avenue.

It was four o'clock when they parted in front of Hal's flat, and both felt pretty tired and rocky.

CHAPTER XIV.

SAM'S TIP BRINGS HAL A SMALL BARREL OF MONEY.

As Hal had nothing particular on his hands, he did not reach his office until noon, but Sam had to report at his usual hour, rather against his will.

The market was lively that day and Sam had to run his legs off till after three o'clock carrying messages for his employer.

Finally, when he was preparing to leave the office for the day, his boss called him into his room and handing him a note told him to take it to the office of a certain big operator and hand it to him in person, as it was very important and must be delivered right away.

Sam took the note, but when he reached the man's office he was told that the operator had just left for his home on Staten Island.

"Gee! That's tough," grumbled Sam. "Mr. Parsons says it is important and must be delivered right away."

"Then take a car and make a bee-line for the Staten Island ferry," replied the clerk. "You may catch the boat that he takes."

He caught a car and this carried him within a short distance of the Staten Island ferry-house.

He made a dash for the boat, which he saw was in the slip, but after buying a ticket so he could get on the boat and hunt for the operator, he found the gate was shut and the boat just leaving its slip.

There was no other way out of the difficulty, so Sam waited till the next boat came in, when he went aboard and took a seat forward on the lower deck.

Twenty minutes later he rang the bell at the house and asked for Mr. Bellew.

The servant showed him into the parlor and went to the operator's library, where he was engaged with a visitor, to inform him that a boy had called to see him.

"I'll see him in a minute," said Mr. Bellew.

So Sam was left in the parlor to await the operator's pleasure.

He had taken a chair near one of the windows and amused himself looking out on the street.

The warmth of the room and his general weariness soon made him feel doxy, and in a few minutes he was sound asleep.

Half an hour passed, and it is probable that Sam would have slept on until the operator came looking for him and aroused him if it hadn't been for the fact that his head fell over against the window-sill and the shock woke him up.

"Gee! I've been asleep," he muttered, sitting up and feeling the sore spot on his head.

He looked at the gilt ormolu clock on the mantel and saw that he had been dead to the world for a matter of thirty minutes.

"I guess Mr. Bellew has overlooked the fact that I'm here," he said to himself. "I'll have to step outside the front door and ring the bell so as to let him know that I'm on the premises. I don't want to stay here all night."

He started for the hall and opened the door.

The sound of voices reached his ear, and he saw Mr. Bellew bidding good-bye to his visitor.

"I'll expect to hear in the morning that you have got Dorsey into the pool," he was saying. "That will complete the combine, and then I'll order Parsons to go ahead and buy every share of F. & D. in sight. We ought to make several millions out of this deal, for the stock is now way down, and I wouldn't be surprised if we ran the price up thirty points. Good-night."

When the operator entered the parlor he found Sam sitting demurely on a chair near the door waiting for him.

He took the note, read it and then said there was no answer.

So Sam took his leave and started for the ferry, his mind full of the pointer he had accidentally overheard.

After supper Sam made a break for Hal's house and found him reading the evening paper after finishing his supper.

"Hello, Sam! I thought you'd be in bed about this time, making up your lost sleep," laughed Hal.

"Don't you worry about my lost sleep. I came over to see you on important business," replied Sam.

"You interest me, Sam," said Hal, leading the way to his room. "Take a seat and let's hear your important communication."

"I've got hold of a bang-up tip—a sure winner, and as I have no money to put up on it I want you to play it to the limit and give me ten per cent. of your profits. It's worth every cent of that and more."

"Well, I'm waiting to hear all about it."

Sam lost no time in telling him what the tip was and how he had managed to get on to it.

Hal thought it was worth taking a chance on, and promised Sam that he would do it and give him ten per cent. of whatever he made off it.

Sam then went home and turned in for a long sleep.

Next morning Hal made some inquiries about F. & D., and found it was selling lower than it had done for a year.

It was now ruling at 82, and Hal bought a couple of thousand shares at that figure, giving his order, as usual, to Broker Arnold.

Sam called on him that afternoon to find out what he had done, and Hal told him that he had secured 2,000 shares.

After talking awhile on the subject the boys went home together.

Several days passed before there was any noticeable movement in F. & D. and then it began to go up to 85.

On the following day it went to 87, and Hal decided to risk buying another 1,000 shares.

Two days later it was going at 90, and the brokers were after it by the score.

As it continued to advance under heavy buying orders, the traders, satisfied that a pool was behind it, fell over themselves in their eagerness to get in on a good thing themselves.

Then the small speculators began to take a hand, and the stock boomed in earnest, going to 98 in a couple of hours.

Hal alternated between Mr. Arnold's office and the gallery of the Exchange.

This was by far the biggest deal he had ever been connected with and he was not a little excited.

He saw that he was sure to make big money if he didn't hold on too long.

Sam had said it was liable to go up 30 points, but Hal wasn't going to chance it doing that.

As soon as it passed par he began to seriously consider the question of taking profits.

The stock was booming like wildfire at the time, and he hated to draw out too soon and thus lose a good bit of the cream.

Still, there was no telling when the limit would be reached.

The stock was beginning to look top-heavy to him, and he thought that all that kept it mounting higher was the excitement, and the fact that no large blocks of it were thrown on the market.

The syndicate had no doubt provided against that by securing all the shares in sight before the boom commenced.

Thousands of shares were now changing hands right

along, and Hal began to figure that the members of the pool were unloading their holdings.

"It's time for me to get out and be on the safe side," he told himself when he saw the stock quoted at 108 and a fraction, so he rushed around to Arnold's office and told the cashier to have his 3,000 shares sold right away.

After lunch he called at his broker's and learned that all his shares had been disposed of at 108 3-8, giving him a profit of \$73,000.

Out of this amount there would be \$7,300 coming to Sam.

That would leave Hal worth a little over \$100,000 in cash.

It will therefore not be wondered at if he returned to his office feeling as if he were one of the financial kings of Wall Street.

CHAPTER XV.

HAL SECURES A VALUABLE PIECE OF INFORMATION.

F. & D. closed at 110 that day, and at half-past three Sam called at Hal's office to see how things were coming on.

"Sold out a couple of hours ago," Hal said.

"Good," replied Sam, with sparkling eyes. "What did you get?"

"I got 108 3-8. I have figured that there will be something like \$7,000 coming to you."

"How much?" gasped Sam, his eyes opening very wide.

The most he had expected to make was about \$4,000, and his mouth watered for a week at the bare idea of getting as much as that.

"Seven thousand," smiled Hal.

"Great jawbones! Have you made \$70,000 profit out of this deal?"

"As near as I can calculate I have."

"Oh, lor'! Hold me up. How in creation did you do it out of 2,000 shares?"

"I bought a third thousand shares at 87, on which the profit is about \$21,000. That will net you \$2,100 profit. On the main bunch your share ought to be about \$5,200. Altogether I hope to have the pleasure of handing you \$7,300 in a day or two."

"Glory, hallelujah! Seven thousand is a mint for me, and all made out of a tip I accidentally cornered. My folks will have a fit when I show the stuff up. I'll buy a house now somewhere and rent it to the old man, that is if he can afford to come up with a suitable rent. If he can't I'll buy a first mortgage on somebody else's house and blow the income in on myself. Bet your life I'm going to be a swell guy after this, even if I'm only a messenger."

Sam swelled up like a turkey gobbler over his great luck.

He walked into his home that afternoon with the air of a millionaire.

When the family had about finished supper he remarked in an off-hand way that he had some idea of buying a suburban cottage furnished with all the modern conveniences.

"It would be an excellent idea, my son," replied his father in a joking tone, "if you think you can afford it. We'll all go there and live then."

"You will if you can stump up the rent on the first at

noon exactly. I'm not buying a house for the fun of the thing."

"I suppose not," answered his father, dryly. "Probably it hasn't occurred to you that being a minor you can't hold real estate in your own name."

"Then I won't buy a house. I'll invest in a first mortgage instead. That will give me an independent income."

"Has somebody been making you a present of a few thousand dollars down in Wall Street?" asked his father, satirically.

"No, sir. I expect to make all I get," replied Sam. "I have just made \$7,300 off a tip on the stock market."

"Sam," said his father, severely, "I suppose you intend that as a joke, but I can't say that I relish such jokes when spoken seriously."

"There is no joke about it. I've made the money, and I'll be in a position to prove it in a day or two."

His father demanded an explanation and Sam gave it to him.

"Do you mean to say that your friend Hunter has made \$70,000 off a stock deal?" asked Mr. Carter.

"Yes, sir. He's made it or I wouldn't be entitled to \$7,000 of it."

It was some time before Mr. Carter could credit this statement.

Finally he said that when Sam showed him \$7,000 in cash he'd believe him.

"I'll show it to you to-morrow or next day, but remember it belongs to me. I am now the moneyed member of this family, and propose to remain such."

Sam spoke respectfully to his father, but he wanted his parent to understand that the money was his and he wasn't going to give it up.

Mr. Carter said nothing more and the subject was dropped for the time being.

Hal Hunter having reached the point he had originally aimed at—the acquisition of \$100,000—felt that he had realized his ambition to make big money, and so he began to consider very seriously the question as to whether he should keep on and try to make it a quarter of a million dollars along the same lines or hang out his sign as a regular broker and try to build up a legitimate business.

Notwithstanding his successes he felt that marginal speculation was rather a desperate method of getting rich.

He knew that luck, more than good judgment, had landed him where he was, and his luck might go back on him at any moment, and in an hour half or more than half of his pile might be swept away from him by some unfortunate deal.

One hundred thousand dollars is a whole lot of money, and Hal didn't want any of it to get away from him.

As the days passed he couldn't make up his mind just what to do.

He let several chances slide by which he could have added to his pile because he was afraid to take the risk.

So three months passed away and he didn't make another dollar.

Summer was now on and Mr. Fair hired a cottage at Southampton, a fashionable Long Island watering place, for his wife and daughter to spend the season.

Hal received an invitation to spend a week with them, and accepted.

He was to go down on a Saturday afternoon and stay until a week from the following Monday.

Accordingly he took the 2.10 p. m. train, and Mabel met him at the station with her dog cart, and drove him to the cottage.

After dinner she put on some of her finery, and Hal escorted her to one of the hotels to attend the Saturday night hop.

They had a splendid time, for both were good dancers, and they enjoyed every moment of the evening.

The dance broke up at twelve o'clock, and Hal took his charming partner home under the glorious rays of the full moon.

The soft beauty of the night had its effect on both of the young people, and they became more confidential than usual.

In fact, it was a case of spoons with both of them, and when Hal retired to rest he felt that Mabel was more to him than she ever had been before.

Hal was always an early riser, and next morning he was up before any of the family were astir.

It was a magnificent morning, and he started out for a walk down the deserted beach.

Reaching a sheltered spot at the far end of the beach, Hal sat down under the shadow of a pile of rocks and dreamily watched the rippling water lap the beach while his thoughts dwelt on Mabel.

Suddenly he was aroused by the sound of voices, and he soon became aware that two men had come to a halt on the other side of the rocks within easy earshot.

The men, who he soon discovered were brokers Grantley and Spencer, were talking about the W. P. & Y. Trolley Co., a Westchester corporation which had long been in financial difficulties, which resulted in the road being put into the hands of a receiver by the bondholders.

The fact was no secret in Wall Street, and the stock of the road, which had a par value of \$25, was hardly ever quoted now in the market report because nobody wanted to buy it at any price, as it was considered a foregone conclusion that the road would ere long be sold under the hammer in the interest of the bondholders, in which case the stockholders would in all probability be wiped out.

One thing was not known in Wall Street, and that was a movement had been under way for some time on the quiet by the directors of a big railroad that operated in Westchester County to secure a controlling interest in the afore-said stock.

The directors of the said railroad owned the bulk of the bonds of the trolley line and were figuring on bringing about foreclosure proceedings, when they discovered that the stockholders of the line had appointed a reorganization committee with the view of rescuing the road from its troubles.

In order to block this move the directors hired brokers Grantley and Spencer to purchase 50,100 shares of the stock by hook or crook at the present uncertain value.

Hal learned this fact as he sat under the rocks, an interested listener to the conversation of the two brokers.

He also learned that they had secured up to date 45,000 shares, which was all they seemed able to get.

"Unless we can get a line on old John Harding, who holds a 5,000 share certificate, we are blocked," said Grant-

ley. "The reorganization committee has 49,500 shares in its possession, which is 510 shares short of the control. With the Harding stock out of the voting, the reorganization committee will carry things its own way at the meeting on the first of the month. If we could only find Harding, we could probably be able to buy his stock for a low figure, and then our clients would have things all their own way."

"But how are we going to find him? We've been trying to locate him for a month, and we've failed utterly," replied Spencer.

"I give it up. Hello, who's this chap coming this way?"

"That's one of the hotel bellboys. I'll bet he's bringing us a message."

The boy came up and handed Grantley a Western Union envelope.

The broker tipped him a quarter, and then tore open the dispatch.

"Eureka!" he exclaimed. "Harvey has found Harding."

"The deuce he has! Where?"

"At Clinton, on the Boston road, near the Connecticut State line. Living with his niece, a Miss Smith."

"Then the game will be in our hands," said Spencer in a tone of satisfaction.

"Doubtless. You must take an early train to-morrow morning, say the ten o'clock one, for Clinton, see Harding, and buy the certificate. He has no idea, of course, that he holds the key to a very important situation, and will probably be glad to sell the stock that has been a drug on the market. Make the best terms you can and telegraph me the result."

"I'll do it; but I can't go before one o'clock, as I have an important engagement which I must keep. There's no rush, for nobody but ourselves, I may say, knows where Harding lives. Come on. Let's go to the hotel for breakfast."

Whereupon they walked away, leaving an unsuspected listener—Hal Hunter—in possession of their valued piece of information.

CHAPTER XVI.

TURNING THE TABLES ON THE WALL STREET BROKERS.

"Well," breathed Hal, after the brokers had departed, "I have caught on to a mighty valuable piece of information. It strikes me that I can turn the tables on those gentlemen by going to Clinton myself to-morrow morning by an early train and buying that certificate of stock from Harding. Then I will hold the key to a very important situation, and ought to make a good haul out of it."

On his way back to the cottage he arranged to circumvent the two brokers, and get possession of the 5,000 shares of W. P. & Y. stock.

During the day he told Mabel that business of the greatest importance would take him to New York the first thing in the morning, but that he hoped to come back on a late afternoon train.

She hated to have him go, but did not offer any objection to his departure.

Accordingly Hal boarded the seven o'clock train, after an early breakfast, and reached the city about nine o'clock.

Going to his safe deposit box he got more money than he thought he'd need and then took a Third Avenue elevated train for the Grand Central depot, which he reached in time to catch the Shore Line local, which would stop at Clinton.

He arrived at the small town about eleven and began making inquiries about Mr. John Harding.

He learned that the old man lived on a small farm about a mile out of town.

Hiring a rig he drove out to the place.

A slender young woman was sitting on the veranda.

"Does John Harding live here?" asked Hal.

"He does," she replied.

"I should like to see him."

"You will find him in the sitting-room. Step right in."

Hal stepped into the sitting-room and was soon stating the object of his visit to the old man.

"How much will you give for the stock?" asked Harding.

"Well, I can't give much, for it hasn't any quoted value."

"Well, how much?"

"A dollar a share."

"That's \$5,000 for the hull certificate?" said Harding.

"Yes."

"I'll take you, if you've brought the cash to pay for it down on the nail."

"I've got the money. Make out a bill of sale so that I can prove that I bought the stock if any question should come up about it."

"What question could come up? You hand me the money and I'll hand you the stock. That ought to be enough."

Hal, however, insisted on a bill of sale, and the old man made it out and signed it, had his niece witness it, handed it to the boy with the stock and in turn received the \$5,000.

Hal then bade the old man good-bye, returned the rig to the stable where he had hired it, and took the next train for New York.

Pinning the bill of sale to the certificate, Hal put both in his safe deposit box and then went to lunch.

An hour later he was on his way back to Southampton.

Hal spent the week with the Fairs, and enjoyed every moment of the time, which he passed mostly in Mabel's society.

He was back in his office at eleven o'clock on the following Monday.

About three o'clock that afternoon a rap came on his door.

"Come in," said Hal, and in walked Broker Grantley.

"You are Harry Hunter, I believe?" said the trader, taking the seat beside the boy's desk.

"That's my name," answered Hal.

"My name is Grantley. I am a stock broker. I understand that you have in your possession a small block of W. P. & Y. Trolley Co. stock—5,000 shares?"

"Yes, sir."

"You purchased this last Monday of John Harding, of the town of Clinton?"

"I did."

"May I ask how you learned that Harding had the stock?"

"That is one of my business secrets, Mr. Grantley," replied Hal, politely.

"Oh, very well. How much do you want for the stock?"

"I haven't made up my mind just what I will ask for it."

"I will give you \$10,000, that is \$2 a share," said the broker, taking out his check-book.

"No, sir; I won't sell at that price. I understand that the reorganization committee of the stockholders is looking for these shares to complete the control of the road. I think it likely that the committee will be willing to pay more than the sum you have mentioned."

"Then I will raise my offer to \$15,000. How does that strike you?"

"It doesn't strike me at all."

"Twenty thousand, then."

"I will not sell until I have asked for a bid from the committee."

"The committee won't give as much as that."

"I'll run the risk of it."

"I'll make you one more offer, but it is my limit. I'll give you \$25,000 for that stock."

Hal shook his head, whereupon Grantley rose and left the room with a frown on his face.

He was back again in a few minutes, but this time he was accompanied by Spencer and a young lady Hal recognized as Miss Smith.

"Do you know this young lady?" asked Grantley.

"By sight, yes. She is Mr. Harding's niece."

"She says the certificate of W. P. & Y. stock you bought from Mr. Harding was her property and she demands it back. She is ready to return you the money you paid her uncle for it."

"I bought the stock in good faith and hold Harding's bill of sale for it, so I refuse to give it up."

"Then she will have you arrested."

"Very well; let her do it."

"Lock the door, Spencer. Now, young man, tell me where that bill of sale is."

"No, sir. You have a great nerve to ask me such a question."

Grantley looked around the office, and then went to Hal's desk.

"Just hold this chap, Spencer, while I look around."

Spencer seized Hal, and Grantley, not finding what he wanted in the pigeon-holes, yanked out one of the drawers of the desk.

Crunching a newspaper in his hand he dropped it on the floor, lighted it with a match and dumped several letters from the drawer on the blaze.

"Tell me where that bill of sale is or I'll burn the rest of these," he said.

"You'll never learn from me," replied Hal, defiantly.

"Then here goes."

Hal put up a big struggle, but Spencer held him powerless, with one hand over his mouth.

Grantley then poured the rest of the letters on the blaze.

At that critical moment Sam Carter's startled face appeared above the transom.

He had heard the loud, excited talk inside, and finding the door locked climbed up and peered through the transom.

Taking in the situation at a glance, Sam disappeared.

Grantley now looked for more stuff to burn, and as he seized another drawer full of papers, which happened to be unimportant, the door communicating with the patent agency was suddenly opened, and Sam, the janitor and the lawyer rushed into the room.

"What does this mean?" roared the janitor, dashing toward the fire and stamping it out.

"The game is up, Grantley," said Spencer, flinging Hal from him.

Opening the corridor door, he hurried Miss Smith and Grantley outside.

Hal quickly explained what had happened.

"You're going to have them arrested, of course," said Sam.

"No, I don't want to disgrace them. They haven't done me any great injury, for those letters amounted to nothing, while I have turned the tables on them by getting possession of a block of stock that they wanted badly."

Later on Hal explained the situation to Sam, and they had a good laugh over the discomfiture of the two brokers.

Next day Hal visited the attorney of the reorganization committee and offered the stock to the committee for \$50,000.

His offer was accepted and the deal was duly put through.

That made Hal worth \$150,000.

After further consideration he decided to start in the regular brokerage business.

He secured a partner in an experienced young man who had represented a well-known broker in the board room for several years.

Under the name of Day & Hunter the firm prospered from the start, and is to-day one of the most substantial houses in Wall Street.

Soon after the firm began business, Hal asked Mr. and Mrs. Fair for the hand of their daughter Mabel, and received their consent.

Of course the girl had given hers.

Hal and Mabel were married two years later, and took up housekeeping in a nice little house at Larchmont-on-the-Sound, where they still live.

And there frequently comes Sam Carter, who is ever a welcome visitor.

He and Hal never tire of talking about old times when they were boys, and especially the time when Hal was hustling after big money.

THE END.

Read "A YOUNG LUMBER KING; OR, THE BOY WHO WORKED HIS WAY UP," which will be the next number (189) of "Fame and Fortune Weekly."

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GOOD STORIES.

A young girl of fifteen, Mlle. Yvonne Meyer, living in the Rue Pétrele, was taking a walk her dog, which she held by a leather strap, the other day, when a man who had been following her suddenly cut the strap with a knife and picking up the animal dashed off. Eyewitnesses of the scene pursued the thief, whom they had almost overtaken when he threw the dog under the wheels of a passing autobus in the Rue Rochecouart. The animal was instantly killed, and while Mlle. Meyer, who had fainted from emotion at seeing her pet's fate, was treated at a local pharmacy the thief was captured and roughly handled by the crowd. He was handed over to the police, but refused to reveal his identity.

Charley Taylor, a halfbreed Indian living at Solon Springs, Minn., a small town near Superior, is in the wolf hunting business for the bounty there is in it and catches the wolves by running them down. He hit the hot trail of one of the timber beasts February 19 and overtook the exhausted animal on February 22. He killed it with a stout club which he carries when "hunting." Taylor says there is nothing remarkable about hunting wolves in this manner. With snowshoes a man can run down a wolf, whose pace is slower in snow, in from one and a half to two days, but Taylor was without snowshoes. All one needs is endurance, patience and the ability to follow the trail of the wolf after dark. The Indians usually hunt in pairs.

The hedges which we ordinarily see bordering country estates are planted for their ornamental and beautifying effect, and not as a substitute for fencing material, but in the extreme southwestern part of the United States there are many hedges which serve primarily this latter purpose. Various species of cacti, such as the prickly pear, are used by ranchmen to inclose cattle in those arid regions, and these hedges are practically impenetrable. Wild animals are thus effectually prevented from attacking the herds and flocks, and a supply of fodder may always be obtained by burning off the spines from the tender young shoots of the cactus. Remains of hedges fifteen feet in height are to be seen near the locations of the old missions in Southern California, where they once served as fortifications to protect the little settlements. Instead of fences the Mexicans use what is known as the organ cactus. When stakes of this plant are set in the earth they readily take root, and soon present a formidable barrier of thorns.

"Of all farms in the world perhaps the most remarkable is in Alaska on a small branch of the Tanana River, only 126

miles south of the Arctic Circle," said T. R. Mitchell. "It is owned and operated by a man named Karshner. A few years ago Karshner was engaged in hunting gold when he came across something which astonished him greatly. It was a little stream of hot water. He traced the stream to a spring, which was likewise hot, and presently it became obvious that a considerable area was underlaid by such springs. Promptly deciding that this was a discovery more valuable than a gold mine, Karshner gave up prospecting, obtained a quantity of vegetable seeds of various kinds and started in to raise garden truck. The temperature in that region sometimes falls to 56 degrees below zero, but a natural system of hot water heating, free of cost, was just the thing for truck gardening near the Arctic Circle, where potatoes have a market value of 25 cents and other vegetables bring prices in proportion. The Karshner farm occupies a flat area with a convenient slant toward the south. Hot water, oozing out of the ground, forms three small streams which empty into the near-by river. The warm spring extends over a distance of about a mile, and as the owner says, the heat must be felt to be believed. He goes on to say that the place has a climate of its own, for often there is no frost when it is freezing everywhere else. This hot water farmer has seventy hens and six pigs. He claims that his crop of potatoes this year will average over 300 bushels to the acre. Tobacco grows finely and tomatoes are a success. Squashes of various kinds are grown, some of them weighing as much as fifty pounds. Not content with that, Karshner gets one dollar apiece for his muskmelons."

JOKES AND JESTS.

"Ain't growlin' at the world any more, are you?" "No; it jest went on as usual, like it didn't hear me hollerin'!"

"Johnnie, how is it you joined Sunday school and then stopped coming so abruptly?" "I t'ought 'twas nearer Christmas when I joined."

"Papa," asked Mr. Yotter's young hopeful, "what is 'hard tack'?" "Hard tack?" mumbled Mr. Yotter, not looking up from his paper, "why, that's to wind-ard."

Willie was being enlightened by his older sister, who was telling him that God planted the trees. He very knowingly answered: "You can believe that, if you want to, but I saw Mr. Emerson plant ours."

"Why, Mrs. White," began the summer visitor newly returned to Saymouth, "how those maples of yours have grown since last year! It's perfectly amazing!" "Oh, I do' know's it's anything to wonder at," said Mrs. White, easily. "They ain't got anything else to do."

"See here," said the tailor, as he headed the young man off, "do you cross the street every time you see me to keep from paying that bill you owe me?" "I should say not," replied the Y. M. "Then why do you do it?" asked the knight of the tape. "To keep you from asking for it," answered the other.

A German peddler rapped timidly at the kitchen entrance. Mrs. Kelly, angry at being interrupted in her washing, flung open the door and glowered at him. "Did yez wish to see me?" she demanded in threatening tones. The peddler backed off a few steps. "Vell, if I did," he assured her with an apologetic grin, "I got my wish; thank you."

SNATCHED FROM DEATH

By John Sherman.

The inhabitants of a small New England town were startled one morning by the news that a bold burglary and murder had been committed in their midst.

The victim, whose name was Walton, was a gentleman of considerable fortune, retired from business and living on his own estate.

He had, on the previous day, drawn a sum amounting to several thousand dollars from the bank, and this fact, having been learned in some way by the robbers, had doubtless prompted the crime.

The way by which entrance to the house had been gained was easy enough to be seen, and at once exculpated any inmate from suspicion.

They had evidently climbed up the pillars of the piazza, and cutting out one of the large panes of glass with a diamond, by the opening thus made entered the gentleman's dressing room.

That he had been disturbed by the noise was evident, and, leaping from his bed to strike a light, had been killed instantly by a blow from some heavy weapon, completely crushing in his skull.

Beyond these facts, plain to be seen by everyone, the police could find no clew by which to trace the perpetrators of the deed.

Not even a memorandum of the number of the notes had been taken, and the affair seemed destined to remain one of the many never explained instances of mysterious crime.

The murdered man's family consisted of only one daughter, a beautiful girl of about seventeen, and a will drawn up about a week previous to his death named her as his sole heiress.

The property, however, was not to pass into her hands until she was eighteen, and a friend of her father's of many years' standing was appointed sole executor to the will, and guardian of the young lady.

Another condition of the will was that this executor should take up his residence at the murdered man's house, and in the event of the young lady's death before she attained the age mentioned, he should continue to enjoy the property for the term of his whole life, after which it was to be devoted to charitable institutions.

This executor, whose name was Morton, was a chemist by profession, residing in the town, and as soon as the will had been read he at once took up his residence in the house.

He was a tall, gaunt, iron-gray man of between forty or fifty, invariably dressed in a suit of black closely buttoned up to the throat, and was generally avoided by his neighbors as being unsociable and eccentric.

His face had an habitual sardonic expression, heightened by a peculiar cast in one of his eyes, and taken altogether, he appeared an excellent modern prototype of Mephistopheles.

A man should not be judged by his looks, however, and to do him justice he seemed to perform his duties as executor most conscientiously. He at once offered a reward of two thousand dollars for the apprehension of the assassin of his friend, and set the most expert detectives in the country at work upon the case.

Notwithstanding this, not the slightest clew to the perpetrators of the deed could be found.

So nearly six months passed, and the murder was growing to be a thing of the past, when suddenly the public were again electrified by the news that the heiress was missing.

She had retired to her chamber about ten o'clock on the previous night, but when, in the morning, alarmed at her appearance, her maid had gone to call her, she found the bed had not been slept in, and no sign of the young lady could be found anywhere.

Again detectives were set upon the case, and again they had to confess themselves baffled.

That she had been abducted was not probable, as there were no signs of any disorder in the room, while an examination of her wardrobe showed that a few necessary articles of apparel had been placed in a small traveling satchel and also taken away.

All the officers agreed in the conclusion that there had been no foul play, and that the young lady had gone away of her own free will.

There was, however, at least one person who did not share this conclusion.

This was a young man of about eighteen, named Frank Vernon, the only son of a wealthy manufacturer in the neighborhood.

He was deeply in love with the missing girl, and from her own confession he knew she was not insensible to a reciprocating passion.

He had too much trust in her purity and faith to believe she would thus, after all that had passed between them, go away without one word of farewell.

There was foul play of some sort somewhere, he was convinced, and he was determined to bring the mystery to light.

Gradually his suspicions pointed to Mr. Morton, the girl's guardian.

The more he considered the matter the stronger these suspicions became.

He was the only person that could be benefited by the girl's disappearance or death.

Did he fulfill his trust and his ward lived, when she became of age, he would have to relinquish the property into her hands, while were she to die or could not be found, he would still continue to enjoy it as long as he lived.

Impressed with this idea, he determined to call upon Mr. Morton.

He found him in an elaborately furnished laboratory which he had caused to be fitted up in one wing of the house, busily engaged upon some chemical experiment.

"I have called, Mr. Morton," Frank Vernon said, "about Miss Walton's disappearance. Though it may not be known to you, I am deeply attached to the young lady, and I know from her own words she is not altogether insensible to me. Under these circumstances, I think that you and I should work together in order to solve the mystery."

The Mephistophelian smile upon Morton's face became more marked at this speech, but he advanced, and, seizing the young man's hand, wrung it warmly.

"I shall be glad to have your valuable assistance, Mr. Vernon," he said. "You can imagine something of my feelings in this unfortunate affair. I loved the young lady as if she had been my own daughter, and I shall only cease with my life to try and solve the mystery of her disappearance. Let me ask you to pardon me one moment. I have here an experiment that has occupied me for years and is now on the very verge of success. Another moment or two will decide it. It is one of the lost arts—the secret of malleable glass. Look how the ingredients change and glow under the action of the acid. Eureka! I have it. My name will become immortal!"

Insensibly carried away by the other's enthusiasm, Frank leaned forward and peered into the incandescent mass bubbling in the crucible.

Hardly had he done so, however, than a sensation thrilled

through his frame like the combined force of a hundred electric shocks.

Then followed a blank—a period of utter unconsciousness.

When he came to himself he found himself lying in what seemed to be the berth of a steamer.

His brain still was in a whirl, and half-supporting himself upon his elbow, he raised his hand to his forehead in a bewildered way and gazed around him.

He was, as he had imagined, in the berth of a stateroom of a steamer.

On a chair beside the berth sat the gaunt, Mephistopheles-like figure of the chemist.

In an instant a rush of recollection came back to the young man, and he made a gesture as if to spring from the berth.

"What is the meaning of this?" he began.

The chemist stretched out his arm, and laid his cold, bony fingers on the young man's shoulder.

"It is for your own good," he said, in calm, measured tones. "Do not excite yourself, or I shall have to do what I do not wish, and summon assistance to keep you quiet."

This had the probably desired effect of making the young man become still more vehement, and the chemist, raising his voice, two rough-looking men entered the cabin.

In an instant they had seized the young man by the arms and placed upon him a strait waistcoat, so that to even move was impossible.

For the first time the whole horror of his situation rushed over Frank Vernon.

He was being taken to a madhouse.

In about an hour longer the boat grated against the wharf, and his jailers, hustling him into a carriage, they were driven rapidly for about half an hour.

At last they stopped before the entrance of a large, isolated building in the suburbs; its brown stone walls and narrow, grated windows looked fearfully dismal in the cold, gray light of the dawn that was just breaking.

A few seconds longer and they had been admitted, and Frank was thrust into a small room containing nothing but a bed and a three-legged stool.

After the lapse of several hours two grave-looking men entered, and after going through the form of an examination departed, shaking their heads solemnly.

Frank Vernon's situation was now, indeed, a terrible one.

He was hopelessly committed as an incurable lunatic in a private madhouse.

All chance of escape was worse than hopeless, unless he could manage to bribe some of the keepers.

This at first he was quite unable to do, and for several weeks he lay confined in one of the cells allotted to the most desperate cases.

At last, however, the keeper began to believe that the story told him was true, and for the offered bribe of five hundred dollars promised him to aid him to escape.

The man also informed him that a young lady answering to the description of Miss Walton had been taken to the female ward on the very day after her mysterious disappearance from home.

The name by which she had been entered in the institution's books was Margaret Smith.

No sooner, therefore, than by the aid of false keys and with the connivance of the keeper, had he made his escape, than he at once proceeded to the police station.

In less than half an hour, the captain, with a squad of men, was at the door of the asylum demanding admittance.

No sooner had they entered than they requested to have the inmate known as Margaret Smith brought before them.

The proprietor of the institution showed every appearance

of alarm at the demand, but promised to do so as soon as she should be properly dressed.

The delay, however, proving longer than the police captain considered necessary, he ordered the keeper who had aided Frank Vernon's escape to show them her cell.

It was done at once, and no answer being returned to the summons to open the door, the officers, rushing with all their weight against it, forced it from its hinges.

The sight that met their eyes as they entered was a pitiable one.

Stretched upon the bed and firmly strapped down so that the slightest movement was impossible, and with a gag thrust between her teeth so that her cries could not be heard, was the missing heiress.

Two of the brutal attendants were striking her naked feet with rattan canes.

It is a device often resorted to by keepers of such nefarious dens to make it appear that the patient is really mad.

The agonized torture of it is excruciating, and it does in reality make the victim frantic and delirious for a time.

Standing near by with a sardonic smile upon his evil features as he watched the inhuman operation was her guardian.

No sooner had he seen the police officers, accompanied by Frank Vernon, break into the room, than a fearful oath came crashing from between his teeth.

The next instant he had sprung toward the helpless girl with a long dagger flashing in his upraised hand.

"D—n you!" he almost shrieked; "you have triumphed over me, but you shall not cheat me of my vengeance!"

Already the weapon gleamed, poised to strike, above the heart of the almost unconscious girl, but before it could descend, the revolver of the police captain flashed fire, and the would-be assassin, with one shriek of mortal agony, fell backwards heavily to the floor.

There is but little more to add.

When they came to raise the chemist from the ground, they found him quite dead, and with him had perished the history of the successive crimes he had perpetrated.

The young lady was, of course, at once removed from the asylum and placed in proper medical care, and though for a long time her spirit hovered between life and death, at last the critical point was passed, and she rapidly recovered health and strength.

Three months later she stood with Frank Vernon before the altar, where the solemn words were said that made them man and wife.

Along the Breton coast the hard-hearted "Pagani" or wreckers had their settlements. Many are the vessels that have been lured to destruction by their false lights; many are the drowned who met their deaths through the treachery of those to whom they looked for help. The Pagani were regarded with great aversion by the people of neighboring villages, but they knew no shame. A favorite device was to fasten a lantern to a bull's horns and then tie the animal's head to his forefeet and drive him along the cliffs. The stumbling movements of the poor beast agitated the lantern in such a manner that to those at sea it resembled the light of a ship pitching and tossing on the waters. Other vessels would feel that they could sail in the direction of this light in perfect safety, only to find that they had been treacherously lured to destruction. Of late years tales of bravery in saving life, of kindness toward the shipwrecked, have softened the memory of a past reputation. Cases have been known where the people have given their most treasured costumes to clothe the poor bodies that have been washed ashore, but even in these days inhabitants of this wild region are extremely tenacious of their rights of wreckage.

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